DOCUMENT RESUME

ED 150 443 CE 015 007

TITLE Displaced Homemakers Act, 1977. Hearings before the Subcommittee on Employment, Poverty, and Migratory Labor of the Committee on Human Resources, United States Senate, Ninety-Fifth Congress, First Session on S. 418 to Provide for the Establishment of Multipurpose Service Centers for Displaced Homemakers, and for Other Purposes.

INSTITUTION Congress of the U.S., Washington, D.C. Senate Committee on Human Resources.

PUB DATE Sep 77

NOTE 154p.; Several pages may not reproduce well due to faint and small type

EDRS PRICE MF-$0.83 Plus Postage. HC Not Available from EDRS.

DESCRIPTORS Career Change; Counseling Services; *Employment Problems; *Employment Programs; Employment Services; Federal Legislation; *Federal Programs; *Housewives; Job Development; Job Placement; *Job Training; Unemployed; Unemployment

IDENTIFIERS *Displaced Homemakers Act; United States

ABSTRACT

These hearings on Senate bill 418 (Displaced Homemakers Act, 1977) explore the problems or barriers confronting women (primarily middle-aged) who are seeking to reenter the labor force or enter it for the first time and ways that existing or new Federal programs can more adequately serve the needs of these women. The first of several witnesses whose testimony is included were Marian Thompson, associate professor and specialist in women's education, University of Wisconsin Extension; Mary King, Deputy Director, Action; Richard Batterton, Secretary, Maryland Department of Human Resources; and Susan Catania, Representative, Illinois State House of Representatives. Numerous letters, prepared statements, and supplementary materials relating to the proposed legislation are included. (EM)

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DISPLACED HOMEMAKERS ACT, 1977

HEARINGS

BEFORE THE

SUBCOMMITTEE ON EMPLOYMENT, POVERTY, AND MIGRATORY LABOR

OF THE

COMMITTEE ON HUMAN RESOURCES

UNITED STATES SENATE

NINETY-FIFTH CONGRESS

FIRST SESSION

ON

S. 418

TO PROVIDE FOR THE ESTABLISHMENT OF MULTIPURPOSE SERVICE CENTERS FOR DISPLACED HOMEMAKERS, AND FOR OTHER PURPOSES

SEPTEMBER 12 AND 13, 1977

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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98-914 O WASHINGTON : 1977

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DISPLACED HOMEMAKERS ACT, 1977

MONDAY, SEPTEMBER 12, 1977

U.S. SENATE,
SUBCOMMITTEE ON EMPLOYMENT, POVERTY,
AND MIGRATORY LABOR
OF THE COMMITTEE ON HUMAN RESOURCES,
Washington, D.C.

The subcommittee met, pursuant to notice, at 9:20 a.m., in room 4232, Dirksen Senate Office Building, Senator Gaylord A. Nelson (chairman of the subcommittee) presiding.

Present: Senators Nelson, Riegle, and Hatch.

OPENING STATEMENT OF SENATOR NELSON

Senator NELSON. The Senate Human Resources Subcommittee on Employment, Poverty, and Migratory Labor today begins hearings on S. 418, the Displaced Homemakers Act.

This legislation was introduced in this Congress by Senator Birch Bayh, with 16 other Senators, to address a pervasive and serious problem, the plight primarily of middle-aged women who are seeking to reenter the labor force, or enter it for the first time, but who are having difficulty doing so because of a variety of barriers.

S. 418 is an attempt to address itself to these barriers by providing job training, employment counseling, and supportive services to unemployed persons who fall within the definition of "displaced homemakers."

Those who would be eligible for services under this legislation typically have spent their adult lives providing unpaid household services to their spouse and children and thus have been dependent upon the income of another family member.

As a result of the death of their spouse, separation, or divorce, these displaced homemakers are no longer supported by that family member's income and need to get back into the labor force or into it for the first time.

Under the legislation being considered by the subcommittee today, services also would be available to persons who are supported as the parent of a minor child by Government assistance or spousal support, but who will lose such support as a result of the child reaching the statutory age of majority. S. 418 does not contain an assets test for purposes of determining eligibility. This provision is of special significance to the recently separated, divorced, or widowed person who might otherwise have to liquidate and deplete her assets in order to qualify for assistance.

The number of displaced homemakers in this country is not ascertainable with current statistical indexes, because no accounting has

ever been made of this segment of the society. However, the following statistics begin to identify the large number and broad social spectrum of potential displaced homemakers. These figures also point to the need for the Federal Government to reassess the degree of concern it has shown for these persons.

In 1975, 57 percent of married women were full-time homemakers. During this same year, the Census Bureau reports that there were 4 million divorcees and 10 million widows in the population. Almost 3 million women who are not now in the labor force will lose federal assistance in the near future when their children attain majority. Among women between the ages of 35 and 64, about one million were unemployed in June, 1977, out of a national total of 6.7 million unemployed persons.

The displaced homemaker finds herself in an unusually difficult situation. After spending years helping to raise a family and giving her spouse the support he needs to be fully employed, she often has lost the ability to become gainfully employed. But there are other, more subtle implications of this situation as well. Homemakers are not covered by unemployment insurance, workmen's compensation, pension or other benefits such as health and accident insurance because they do not have an earnings record upon which to contribute. The same is true of social security, in that homemakers are not entitled to social security benefits based upon their own work records. A displaced homemaker is ineligible for federal welfare assistance unless blind, disabled, or the parent of a minor child. Moreover, a displaced homemaker may be disqualified for social security benefits if she fails to meet the twenty-year marriage requirement.

The situation confronting displaced homemakers is compounded by the fact that they are either ineligible for or inadequately served by existing public employment services. For example:

Title IX of the Older Americans Act is limited to low-income persons and those who are 55 years of age or older.

The work incentive program has not effectively served the needs of middle-aged women. In fiscal year 1976, the WIN program placed less than 10 percent of those whom it registered. And those WIN registrants who have been placed receive substantially lower wages than men because they are placed in lower paying occupations. The average wage for a male was $3.50 an hour as compared with $2.57 for females.

Under current law, the WIN program is mandated to emphasize immediate job placement, with training and other assistance to be provided only when placement is not feasible. Consequently, persons who lack work experience, as is the case with many homemakers, are least likely to benefit from the program. One statistic demonstratively points out this shortcoming of the WIN program: of registered WIN participants 40 years of age or older, only 6.4 percent enter gainful employment.

The Comprehensive Employment and Training Act (CETA), a Federal-State enterprise which primarily trains workers and provides for public service employment, has not adequately served the needs of displaced homemakers. CETA title I training and employment programs are geared for the younger worker, with only 6.8 percent of the participants in fiscal year 1976 being 45 years of age or older. Similarly, for that same period, only 14.1 percent and 13.9 percent of

public employment jobs under titles II and VI, respectively, were secured by persons 45 years of age or older. Overall, men secured almost twice as many public employment jobs as did women. The low percentage of women and middle-aged workers served by this program may in part be explained by the fact that the purpose of title II and VI is to provide transitional employment for unemployed and underemployed persons. Many prime sponsors do not consider homemakers as having been previously employed, and therefore do not consider them eligible for the program until they can certify that they have been unemployed and actively looking for work for 15 weeks or more.

Displaced homemakers are individuals who, because of family responsibilities, have never been in or have been absent from the labor force for a number of years. As a result, they face special reentry problems, and lack readily marketable work experience. S. 418 approaches these problems by providing for the establishment of a minimum of 50 multifaceted service centers which will be staffed, whenever feasible, by persons who themselves have been displaced homemakers. The centers are to provide job counseling, training, and placement services which are specifically designed for the particular needs and abilities of the displaced homemaker. Supportive job readiness programs such as alcohol and drug abuse counseling, financial management services, and educational counseling are to be available. Center administrators are to identify community needs and develop new job opportunities which will utilize the already existing skills of the homemaker. Trainees who demonstrate a financial need are to be paid a stipend not less than the minimum wage.

This legislation is an attempt to address a very troubling problem. It is not the only approach to solving the displaced homemaker dilemma. But it is a good starting point from which to explore the problems associated with displaced homemakers.

As chairman of the Senate Human Resources Subcommittee on Employment, Poverty, and Migratory Labor, I intend to carefully study the problems confronting displaced homemakers. An important first step is to make an attempt at correcting existing Federal programs so as to more adequately serve their needs. And then to find other approaches, as necessary, to assist in a dignified and deserving manner the readjustment of those who, having served their families, now seek to attain self-sufficiency.

[A copy of the bill S. 418 follows:]

95TH CONGRESS
1ST SESSION

S. 418

IN THE SENATE OF THE UNITED STATES

JANUARY 24 (legislative day, JANUARY 19), 1977

Mr. BAYH introduced the following bill; which was read twice and referred to the Committee on Labor and Public Welfare

A BILL

To provide for the establishment of Multipurpose Service Centers for displaced homemakers, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SHORT TITLE

SECTION 1. This Act may be cited as the "Displaced Homemakers Act".

FINDINGS AND PURPOSE

SEC. 2. (a) The Congress hereby finds that—

(1) homemakers are an unrecognized and unpaid part of the national work force who make an invaluable contribution to the welfare and economic stability of the

Nation but who receive no health, retirement, or unemployment benefits as a result of their labor;

(2) an increasing number of homemakers are displaced in their middle years from their family role and left without any source of financial security because of divorce, the death of their spouse, or the loss of family income;

(3) displaced homemakers often are subject to discrimination in employment because of age, sex, and lack of any recent paid work experience; and

(4) displaced homemakers often are without any other source of income because—

(A) they are ineligible for social security benefits because they are too young, or because they are divorced from the family wage earner;

(B) they are ineligible for Federal welfare assistance if they are not physically disabled and their children are past a certain age;

(C) they are ineligible for unemployment insurance because they have been engaged in unpaid labor in the home.

(b) It is the purpose of this Act to require the Secretary of the Department of Health, Education, and Welfare to establish Multipurpose Service Centers to provide necessary training, counseling, and services for displaced

homemakers so that they may enjoy the independence and economic security vital to a productive life.

DEFINITIONS

SEC. 3. For purposes of this Act—

(1) the term "displaced homemaker" means an individual who—

(A) has worked in the home for a substantial number of years providing unpaid household services for family members;

(B) is not gainfully employed;

(C) has had, or would have, difficulty in securing employment; and

(D) has been dependent on the income of another family member but is no longer supported by such income, has been dependent on Federal assistance but is no longer eligible for such assistance, or is supported as the parent of minor children by government assistance or spousal support but whose children are within two years of reaching their majority;

(2) the term "Secretary" means the Secretary of the Department of Health, Education, and Welfare.

MULTIPURPOSE SERVICE CENTERS

SEC. 4. (a) The Secretary is authorized and directed to establish a minimum of fifty Multipurpose Service Centers

for displaced homemakers (hereinafter referred to as "Centers") not later than two years after the date of enactment of this Act.

(b) Each Center shall include the following services:

(1) job counseling services which shall—

(A) be specifically designed for displaced homemakers; and

(B) operate to counsel displaced homemakers with respect to appropriate job opportunities;

(2) job training and job placement services which shall—

(A) develop, by working with State and local government agencies and private employers, training and placement programs for jobs in the public and private sectors;

(B) assist displaced homemakers in gaining admission to existing public and private job training programs and opportunities; and

(C) assist in identifying community needs and creating new jobs in the public and private sectors;

(3) health education and counseling services in cooperation with existing health programs with respect to—

(A) general principles of preventative health care;

(B) health care consumer education, particularly in the selection of physicians and health care services, including, but not limited to, health maintenance organizations, and health insurance;

(C) family health care and nutrition;

(D) alcohol and drug addiction; and

(E) other related health care matters;

(4) financial management services which provide information and assistance with respect to insurance, taxes, estate and probate problems, mortgages, loans, and other related financial matters;

(5) educational services, including—

(A) outreach and information about courses offering credit through secondary or postsecondary education programs, including bilingual programming where appropriate; and

(B) information about such other programs which are determined to be of interest and benefit to displaced homemakers by the Secretary;

(6) legal counseling and referral services; and

(7) outreach and information services with respect to Federal employment, education, health, public assistance, and unemployment assistance programs which the Secretary determines would be of interest and benefit to displaced homemakers.

6

(c) Supervisory, technical, and administrative positions relating to Centers established under this Act shall, to the maximum extent feasible, be filled by displaced homemakers.

(d) Trainees in a program established under subsection (b) (2) of this section, who have demonstrated a financial need to the satisfaction of the Secretary, shall be paid a stipend not less than the Federal minimum wage, established by the Fair Labor Standards Act of 1938 (29 U S.C. 201 et seq.) while engaged in such program.

SELECTION AND ADMINISTRATION OF CENTERS

SEC. 5. (a) In selecting sites for the Centers established under section 4 of this Act, the Secretary shall consider—

(1) the location of any existing facilities for displaced homemakers and of any existing services similar to those listed in section 4(b), which might be incorporated into a Center;

(2) the needs of each State, and of the various regions of the country for a Center (although the Secretary shall not be required to select a site in each State); and

(3) the needs of both urban and rural communities.

(b) As soon as possible after the selection of a particular site for a Center under subsection (a), and in any case not later than two years after the date of enactment of this Act, the Secretary shall select a public or nonprofit private

organization to administer each Center. The selection of such an organization shall be made after consultation with State and local government agencies, and shall take into consideration the experience and capability of such organizations in administering the services to be provided by the Center.

(c) The Secretary is authorized to make grants to the organizations selected under subsection (b) for the purpose of establishing and maintaining the Centers created under this Act. Each organization shall be eligible for grants equal to 90 per centum of the total cost of establishing and maintaining a Center under the following circumstances:

(1) an initial grant equal to 90 per centum of the total cost of establishing a Center shall be made when funds equal to 10 per centum of such costs have been committed by the State;

(2) grants equal to 90 per centum of the total cost of maintaining a Center shall be made for each fiscal year, or part thereof, after the enactment of this Act, when funds equal to 10 per centum of such costs have been committed by the State during that fiscal year.

(d) As soon as practicable and in any case not later than six months after the date of enactment of this Act, the Secretary shall issue regulations prescribing the standards which shall be met by each Center in accordance with the

policies set forth in this Act. Continuing grants for the maintenance of each Center shall be contingent upon the determination by the Secretary, based upon evaluations under section 6 of this Act, that the Center is in compliance with the regulations prescribed by the Secretary.

(e) The Secretary shall consult and cooperate with the Secretar yof Labor, the Commissioner of the Social Security Administration, the Commissioner of the Administration on Aging, and such other persons in the executive branch of the Federal Government as the Secretary considers appropriate, to facilitate the coordination of Centers established under this Act with existing Federal programs of a similar nature.

EVALUATION

SEC. 6. (a) The Secretary, in consultation with appropriate heads of executive agencies shall prepare and furnish to the Congress evaluations of the Centers established under this Act including—

(1) a thorough assessment of each Center; and

(2) recommendations concerning the administration and expansion of such Centers at the local, State, and Federal levels.

(b) The Secretary shall submit to the Congress the first of the evaluations required by subsection (a) of this section not later than eighteen months after the date of enactment of

this Act. Subsequent evaluations shall be made every two years.

STUDY OF FEDERAL PROGRAMS

SEC. 7. (a) The Secretary, in consultation with appropriate heads of executive agencies shall prepare and furnish to the Congress a study to determine the feasibility of and appropriate procedures for allowing displaced homemakers to participate in—

(1) programs established under the Comprehensive Employment and Training Act of 1973 (29 U.S.C. 801 et seq.);

(2) work incentive programs established under section 432(b)(1) of the Social Security Act;

(3) related Federal employment, education, and health assistance programs; and

(4) programs established or benefits provided under Federal and State unemployment compensation laws by consideration of full-time homemakers as workers eligible for such benefits or programs.

(b) The Secretary shall submit to Congress the reports required by subsection (a) of this section not later than one year after the date of the enactment of this Act. The final report shall contain a detailed statement of the findings and conclusions of the studies conducted under section 7,

together with such recommendations for legislative or other action as the Secretary may consider appropriate.

CONTRIBUTIONS

SEC. 8. The Secretary may, in carrying out the provisions of this Act, accept, use, and dispose of contributions of money, services, and property.

NONDISCRIMINATION

SEC. 9. No person in the United States shall on the ground of sex, age, race, color, religion, or national origin be excluded from participating in, be denied the benefits of, or be subjected to discrimination under, any program or activity funded in whole or in part with funds made available under this Act.

AUTHORIZATION OF APPROPRIATIONS

SEC. 10. There are authorized to be appropriated such sums, not to exceed $10,000,000 for the fiscal year ending on September 30, 1978, and not to exceed $15,000,000 for the fiscal year ending September 30, 1979, as are necessary to carry out the provisions of this Act. Any funds appropriated but not expended during a fiscal year may be used, to the extent provided in an appropriation Act, in any subsequent fiscal year.

98-914 O - 78 - 2

Senator NELSON. There will be four witnesses this morning. The first witness is Marian Thompson, professor of family living, University of Wisconsin.

We are pleased to welcome Marian Thompson here this morning. She is an old friend, of many years standing, from Stoughton, Wis., and has been active in this field both as a professor and as a leader in the community for a number of years, and the committee is delighted to have the benefit of her testimony here this morning.

I have to leave these hearings in order to work on our social security proposal, which is being marked up this week. So this hearing will be chaired by Senator Riegle, who will take over at this time.

The committee appreciates very much, Ms. Thompson, your taking the time to come down here this morning and give us the benefit of your viewpoint on the issue and the problems to which this bill addresses itself. So I thank you very much.

[Whereupon, Senator Riegle assumed the chair.]

Senator RIEGLE. Ms. Thompson, do you want to identify yourself? Before you do, let me just inquire to see if Senator Hatch has any comment that he wants to make at the outset.

Senator HATCH. Not at this time.

Senator RIEGLE. Then, Ms. Thompson, do you want to identify your self for the committee and begin your testimony?

STATEMENT OF MARIAN THOMPSON, ASSOCIATE PROFESSOR AND SPECIALIST IN WOMEN'S EDUCATION, UNIVERSITY OF WISCONSIN EXTENSION

Ms. THOMPSON. Thank you very much, Senator Riegle.

My name is Marian Thompson, and I am a member of the University of Wisconsin Extension faculty and a member of the Wisconsin Governor's Commission on the Status of Women.

I wanted to come and tell you that there is a very large group of Wisconsin women who have worked hard to take care of their families and their homes for many years. Then, divorce or widowhood strikes when their children are mostly grown. They may or may not own their own homes. They have little or no job experience, and what they have is old and rusty.

Their suddenly single status is so devastating they just are unable to move out into the job market. Their situation is similar to that of a man who has lost his job because technology has replaced him. At least the man knows something about the public world and how to go about looking for a job. But a homemaker who is displaced is in a very different situation. She has no knowledge of how to go about these things, and her emotional situation is so overwhelming that it is very hard for her to know what to do and where to turn.

There are virtually no programs anywhere to help this particular group of people. They are not eligible for AFDC, and they are too young for social security. They might also be divorced before 20 years of marriage, which of course also makes them ineligible when they reach 60 to receive social security.

They may have no income, no health insurance. If they try to hang onto their homes, they have no money to pay for taxes and for repairs.

To be eligible for general relief, they have to sell their homes and give up whatever assets they may have. That is an awful thing for a woman of these years, who has done so much for her family, to do.

CETA programs do not offer much to help these women, because they tend to assist the younger man or woman.

I know, for example, of a woman in my community who is baking bread and selling it to her neighbors to pay her taxes. She is trying to keep her home, and to survive, and having a very difficult time.

There is no place for these women to turn. We do not even know how many there are, because no one has ever kept statistics on them.

We know that the number of divorces, including those of couples married 15 years or more, has increased a great deal. We know that only 14 percent of all divorced women receive alimony and those that receive child support have a difficult time collecting.

I see many women who were married for many years, but their husbands have divorced them and married younger women, started a second family. These women have been granted few assets in the divorce settlement and have a diffcult time getting a job.

We also know that women tend to marry men who are 4 or 5 years older than themselves, that they tend to outlive men by 7 years on the average and that most women experience an average of 11 to 12 years of widowhood. Of course, that is an average. There is a range that experiences many more years of widowhood than that.

From all reports, we know that there are many displaced homemakers struggling to survive, and that their numbers are not reflected in the unemployment statistics because of the way those are kept. You must register and be active in seeking a job, as I understand it, within the past 30 days. These women do not even know how to go about doing this.

I am pretty sure most of them are not recorded on any of those particular statistics. The only kinds of jobs they can possibly get if they are lucky is a part-time job in nursing homes or a catering service or in a hospital. And, of course, those pay minimum wages, are part time, have no fringe benefits and no opportunity for advancement.

In my work with the University Extension and on the Governor's Commission on the Status of Women, I travel around the State of Wisconsin a great deal, and I meet with literally hundreds of women in all kinds of organizations, including the Extension Homemaker Clubs.

The great concern I hear women in Wisconsin expressing is about the economic status of the displaced homemaker, what happens to women when they are divorced and widowed.

Three years ago, our Commission held a series of six regional conferences on homemaking and the family. This was the fear, the concern, that emerged everywhere in the state on this particular subject.

As a result of the conferences, our Commission has become very much involved in the problems of the homemaker, as well as in a move to develop some legislation on marital property reform which would move Wisconsin from a separate property state to a modified community property system.

At any rate, when I first began to work for the University of Wisconsin in 1964, our unit was part of the Madison campus, and our job was to counsel with women who wanted to return to school.

Of course, for the most part, these women were displaced homemakers, women who were divorced or widowed who did not have much money, who wanted to go back to school and get a degree that would help them enter a profession where they could make a decent living and support their families. But of course, there was and still is little scholarship money available for part-time students and the older student in our universities, so that most of these women could not continue even though they wanted to do so desperately.

For the past 10 years, I have served on a College Week for Women Committee in Wisconsin. We have about 1,500 women who come from all over the State for 3 days on the Madison campus and participate in many activities and take a number of courses.

I read all of the evaluations about our program, so I think this gives me a special feeling for women's concerns in Wisconsin. Again and again the ideas are expressed:

"We need to know how to get a job." "We need to have courses on how to manage when you are alone." "We just need to know more about this public world and how to manage, those of us who are now single."

I have also talked to the women in the State who manage some of the women's programs in the vocational schools. These projects provide counseling and workshops.

When I told the women whom I happen to know in these programs that I was coming here to speak before the committee, they all said, "Tell the committee that there are many displaced homemakers in Wisconsin. They are alive and miserable and they desperately need help."

We also have three CETA projects in our state which are for women, to help them move into non-traditional jobs. I called the women who directed these three programs. They are 1-year programs and either have phased or are about to phase out.

The women all said:

Our programs really have been serving younger women, but we know there are lots of older women out there, who very much need help. But our programs are so small and limited, we have not begun to meet their needs.

The Governor's Commission is very concerned about the CETA programs in the State, because we know that the national statistics and the experience in Wisconsin leads us to suspect that the CETA projects are not serving women particularly well, that when they do they are tracking them into the traditional jobs, which are low-paid, dead-end, and do not enable them to make a living sufficient to support themselves and their families.

We have just received a modest grant to study the impact of CETA on women in Wisconsin. We, of course, will be very much interested in the impact on the older woman, the displaced homemaker.

There really are no Government programs which assist the displaced homemaker, and this is a woman—sometimes a man—but one whom we all know—a relative, a friend, a neighbor—and who also may come from any ethnic group, and from a low or middle income background.

I wanted to mention to Senator Nelson in particular that I think the displaced homemaker to me is best represented by the women I see in Milwaukee who cater the political dinners there. You see them by the hundreds.

These are women who are not old enough for social security, and they take these jobs, and they struggle with big, heavy trays. You can see what a terrible effort it is for them, and I know that this work is temporary, a job every now and then. To me, they symbolize very much the plight of women in this particular situation.

Wisconsin now has two bills in the legislature, one in the assembly and one in the senate, which would set up centers to provide services for displaced homemakers. The feeling there is strong that it is important to have centers, a place that can be identified where women can turn, find a variety of services which will enable them to move into the job market and become self-sufficient.

Both of these bills are tied into the hope that this particular piece of Federal legislation will be passed. They are receiving widespread support from many of the women's organizations in the State, such as the League of Women Voters, the Governor's commission, and all the other commissions in the State on the status of women, and the AAUW, and other organizations. And also, our State International Women's Year meeting passed a resolution strongly urging that this piece of legislation be passed. That meeting was attended by more than 1,500 women in the State.

In fact, I think the problem of the displaced homemaker is an issue to which all women can address themselves. It is the one issue that brings together the far right and all other shades of opinion within the women's movement.

The need is very great, and from what I know of the situation, the need is for centers and for services.

All of us urge you to consider this bill. We in Wisconsin hope that it passes, because our programs will be very dependent upon the fate of this legislation.

Thank you.

Senator RIEGLE. Well, thank you, Ms. Thompson. We appreciate your appearance and your testimony.

I want to ask your opinion on a couple of matters, but I want to make a few comments at the outset.

First of all, one of the difficulties I think we have here in Congress—particularly in the Senate, having no women here in the Senate—is the task of trying to understand women's problems and issues, but through the eyes of individuals who have not experienced firsthand the matters that arise. And I suspect that this is particularly an issue that is best understood if one either has been in the situation or can see it clearly through the eyes of one who is in it.

So I think there is a need for a particular kind of consciousness-raising to go on, in terms of the political and governmental understanding of the need for action and very specific public initiative, public institution initiative to do something about this.

I think it is awfully important, by the way, with respect to this issue and others, that women get elected in the U.S. Senate. I would really hope that happens. Not that necessarily somebody can do that in one jump; it is tough to do that starting in politics—but whether it means emphasizing the search for candidates for all levels of public office, so that we have more and more women contesting for Senate nominations, I just think is an important part of how we really get these kinds of issues in focus.

The next thought I wanted to express has to do with education today, and I am thinking education from the time it begins, say, up through high school. More and more the concern that I have had with respect to anything that would fall within the range of family living or life preparation activity, and the hard questions and issues of the sort that were described in here that arise, is that we are just miserably off the mark in terms of our capacity within an institutionalized educational framework to help people deal with reality in terms of planning and rethinking roles and the whole question of work and how it applies for men and women alike.

And I would hope, too, that somehow, between us, we could find ways, starting with how we think about roles, to in a variety of ways make some of this information more available to young women earlier in life, so that there is not this horrible sort of press of this problem that comes later, after maybe a period of time in a career as homemaker where suddenly there is this interruption. Then there may not be very much else to fall back on in terms of earlier training or earlier insights that I think as a society we have withheld. I mean, we have not made those nearly as much available to women as to men, and as a result, I think we create a situation where an awful lot has to be done under very adverse circumstances in a short time, in terms of bringing somebody up to a skill level where they can compete and can actually get geared into an economy like ours.

And what I would like to see us do is to really address that role problem much earlier in the game, so that there is not this kind of distorted differentiation between men and women in terms of work and job skills.

I know we are making a lot of progress in that area, but that does not solve the problem of the person who is 40, who suddenly finds herself in a situation. But it is part of the longer term answer that I think has to take place really on a grassroots basis, where we insist on some changes in school curriculum and in the content and focus of questions of this sort, so that young people, as they are coming along, have a chance to really weigh these questions.

I know lots of people today are waiting longer to marry, if in fact they do marry, and as a result are having more work experiences. Therefore, presumably if at a later point they were to leave and then later reenter the work force they would be in a position to come back in much more readily than someone who has never been there.

So I think in that sense, too, that this is an area where I would hope we could work together to change attitudes and the part of the educational curriculum that bears on this.

Now, with respect to the legislation that you are here to testify about and of which I am one of the cosponsors, do you have any sense for the number of women in Wisconsin that would fall within the definition of what we are talking about?

I realize we have not collected data specifically to try to identify people in this group, but do you have any rough estimates as to how many women in Wisconsin would be affected by legislation of this kind?

Ms. THOMPSON. Not really, no. The divorce rate, I think, would be some kind of a clue, and of course, it is very high, but I am sure the number runs into the thousands. And of course, rural women are at a

terrible disadvantage. We have large rural areas in Wisconsin, and I see those women all the time, and they will say, "Oh, if I could only get a job; if only there were something I could do."

I urge them to run for public office, because at least the town and village elected positions pay something, and it helps them move into public life. They say those offices are going begging, because the men are away, and nobody does the work *that needs to be done at the various levels*—at least, at the lower levels of government.

Senator RIEGLE. In Wisconsin, in terms of the State government, or the local units of government, or any other sort of private initiatives—is there any programmatic response of any consequence going on within the State to try to respond to this kind of problem, or is it basically just being ignored?

Ms. THOMPSON. Well, I think there is great awareness, because there has been so much activity in our State about the special needs of women.

The State employment service has had an educational program throughout, addressing itself to helping all of its personnel understand the employment needs of women. But if there are no jobs, you know, even though you may understand the needs, it is very difficult to place people. And I think the need for jobs is tremendous. I think women constitute a large unreported group of unemployed. There are many women who want to move into the job market, but cannot, because there are not any jobs for them—or, if there are, they are service kinds and low paid. If they are heads of family, have children, they cannot very well work such long hours at such low pay, and with no one to care for the children.

Senator RIEGLE. The census data that we have indicates that in the State of Michigan, for example, which is my home State, we have nearly 46,000 women between the ages of 35 and 59 who are widowed or divorced and not in the labor force.

And I am sure proportionately that the figure probably would be close to that in the State of Wisconsin. I do not know if you have had enough experience directly with Federal Government agencies and bureaus and so forth—but I am wondering, the basic argument or question seems to be if we were to initiate something like this on a Federal level as to whether it would be administered through HEW and under their organizational umbrella, or whether it would be over in the Department of Labor, which is different area altogether, as you know, but which tends to be much more job centered and sort of marketplace oriented, say, than HEW. Do you have any thoughts on this?

I am just wondering what your own sense would be as to which of these two you might think that services of this sort and activity, help of this sort, might best be made available.

Ms. THOMPSON. I do not know enough about the administration of either, but I do know that the services are immensely important. And I know that our own State employment service some years ago was very much oriented toward providing the services and serving the needs of the person seeking the job, but that now, the services are gone and the focus seems to be to serve the needs of the employer.

It does not matter if you put round pegs in square holes and all that sort of thing; just move them into the job market, because their Federal funding depends upon it. This works to the terrible disadvantage of

women, who get forever slotted into the same kinds of jobs which do not pay very much.

When women are heads of families, you know, they just cannot support a family on $2.30 an hour. You can hardly live—you know, one person.

Senator RIEGLE. That is right. This will not solve that problem in terms of the structural problem, but we are in the process of adjusting the minimum wage in this committee, as a matter of fact, in another area, where we want to get that up in the $3 range as quickly as we can, so that that helps there.

Also, I think your point is well-taken with respect to the overall job situation. Our unemployment rate is still woefully high in the country, and therefore people, even those who are counted and registered and seeking work, are having great difficulty. But women in the category that we are speaking about here, who would not even show up necessarily in the registration statistics, are even more on the sidelines with respect to trying to find nonexistent jobs at the present time.

Senator Hatch.

Senator HATCH. Thank you, Mr. Chairman.

I would like to welcome you to our subcommittee this morning. I appreciate your statement, and I sympathize with much of your aims.

The thing I am concerned about is that the bill seems to be a very broad bill which provides all kinds of services to these displaced women that go far beyond helping them to get jobs that pay well enough for them to support their families.

As so often is the case in this type of legislation, because of that it becomes then a great, big federally funded project, with all of the Federal funding guidelines and all of the other redtape and strings that are attached to bureaucratic legislation.

Now, do you really think—and recognizing, I think, that there are limited resources for a new program like this, no matter what we want to do—let me make a point here.

Our budget this year is going to be around $462 billion, or about $60 billion more than we have revenues coming in. And this is a very, very bad trend—and almost everybody agrees, whether liberal, or conservative, or moderate, or whatever you are—almost everybody agrees that if we do not stop this trend, this country is going to have some very grave difficulties, and I believe we are having very grave difficulties now that will lead to a recession or a depression by the end of the next 3 or 4 years, and maybe the next year, year and a half.

So in some ways, some of us have got to bring some restraint to the Federal Government, or we will never be able to resolve these difficulties, and we will wind up with the same kind of an economy that many nations have, where some have 800 percent inflation.

So although everybody, I think, would like to do the maximum they could for women in this particular situation and for the literally thousands of other problems in our society, many of which rise to the same dignity as this one, I have to ask the question, recognizing that there are limited resources for programs like this, wouldn't it be more worthwhile, it seems to me, to concentrate our efforts, instead of all these other things like State planning and so forth, financial management, legal counseling, State money, that are provided for in

this bill, to concentrate our efforts on job training and job creation that will help this displaced widow, divorcee, whatever the case may be, to be able to live on a representative basis in our society?

Ms. THOMPSON. I got to thinking about so many things as you were speaking——

Senator HATCH. Well, it is kind of a long statement, but I wanted you to realize how some of us do feel—you know, we have the same heart that the liberals have in our Congress, and even more so in some ways, but we also realize there just have to be some limitations to what the Federal Government can do. And not only should there have to be, but by gosh, there have got to be limitations, or we must give up the freedom that we all enjoy.

Ms. THOMPSON. I think the point is that if you do not have some of the services along with the job training and the jobs. these women will be unable to move into them, because their world is so shattered by their particular situation. By living out the traditional role, you know, the private sphere, they really have no self-confidence about their abilities when they move out into the job world.

They are devastated by their experience—and I am sure you know women whose husbands suddenly die, and they are left with all of the problems, the financial kinds of things, none of which they ever really had any experience with.

So a person in that situation is just not able to run down to the appropriate location where jobs are available and apply. You know, she psychologically is not able. She needs help to gain confidence, to recognize that she does have skills that have been developed as a homemaker over the years that are very useful.

Senator HATCH. I think we all recognize that. But I was watching "60 Minutes" here a few weeks ago, and they were talking about the welfare mess that we are in right now, indicating that about 50 percent of it either goes to people who do not deserve it, or consists of overpayments, and they made some other points, that about 50 percent of it is mismanaged.

You know, there are lots of fears in the hearts of many taxpayers in our society that that is going to be precisely what happens here, that this will be another retirement program for lawyers and counselors, and will not be operated any better than the present welfare mess.

Let me just say this. The bill does not target for any particular type of displaced homemaker. Now, don't you think it might be better, rather than make a broad sweeping bill that really does not give any guidelines, as far as I am concerned, that we might target priorities—realizing that there are limited funds, no matter what we do—that we might target priorities for situations like women with minor children, or women with a handicap, emotionally or physically, and start making inroads basically there and give priorities to those particular situations, rather than making a broad sweeping thing that we often find means no real help to anybody, except a lot of expenditure of Federal dollars and a lot more bureaucracy and a lot more people making money off the Federal Government.

Ms. THOMPSON. Could I backtrack a bit? I do not know whether you have read any of the material about the two—there is a Displaced Homemaker Center in Oakland and one in Maryland——

Senator HATCH. Right.

Ms. THOMPSON. And the kinds of programs they have, because I think they are very creative, and they also emphasize——

Senator HATCH. But those are State programs that are not enfettered with Federal bureaucratic guidelines and restrictions and redtape and so forth. You know, a lot of us would like to see the States do this.

Mr. THOMPSON. Well, you know, the States have their financial binds, too and they are very serious.

Senator HATCH. Surely. That is one of the problems here. The States have to come up with 10 percent of the money, and that is another question that you might want to address yourself to. Can the States come up with that kind of money to receive the 90 percent Federal matching funds.

Mr. THOMPSON. I think they would, if they were made available. But also, I think it is important to recognize that women in this situation are not politically organized. They simply have no idea that if they all got together and began to work, they could become a powerful political group, and you would not be asking quite the same questions about them. But they are women who have no voice at this particular time.

Senator HATCH. I am sure I would be asking the same questions; they might be even tougher, because then——

Mr. THOMPSON. Well, I did not mean that in a negative way. What I meant was that they would be expressing their needs clearly, and you would be more aware, and it would be easier to respond to them.

Senator HATCH. Right; well, I appreciate that.

Well, you know, like I said, I think it is hard for anybody not to be sympathetic to this type of legislation, except for the breadth of it, and except for the fact that we have to acknowledge that there are priorities in our lives, and there are only so many things the Federal Government can do, and maybe we ought to set some priorities in the bill, rather than making a broad sweeping, generalized bill.

That might mean to a lot of people in our society that we are just going to have another big, bureaucratic mess that really does not do what it should do.

Ms. THOMPSON. Well, maybe this offers the opportunity to break out of the bureaucratic mess, you know.

Senator HATCH. Well, maybe if the women ran it, it would run well for a change.

Ms. THOMPSON. We have to develop new forms that are going to help people. The old ways certainly are not doing the job, and there is bureaucracy, and all the rest of it. Although I did not see the "60 Minutes" program, in Wisconsin I do not see women on welfare living well or taking advantage. They are having a horrible time, and it is a miserable kind of life. The quality of life of somebody on welfare is awful.

Senator HATCH. No question about it.

Ms. THOMPSON. We certainly need new forms and new ways of handling these problems. But I do think the kinds of work that these two centers have been doing are some new forms. Some very creative things have been happening, in integrating the programs with the community, and by using women who are displaced homemakers to

help other women in these situations, some things are happening that I think are terribly important.

Senator HATCH. And I commend those two programs for it. I know a little bit about the one in Maryland, and they have done some very good things.

But for instance, this business of priorities. What, for instance, types of problems would, say, rural displaced homemakers have or tend to encounter that really are not similar to those in the urban areas, and are we taking care of them, and can we provide for them on an equal basis under the terms of this bill—because, as you have noted, these programs tend to center in the urban areas, because that is where the majority of the problems are. I am concerned about these things.

Ms. THOMPSON. Well, the geographic factor is always a great problem in rural areas—transportation, getting to a center.

I think the first step is to provide a place, and the second step is for that place to begin to look at the job opportunities that there are. And there may be more; you know, if people get their heads together and think about them, or creating new jobs.

There are always loads of people that have the need for all kinds of goods and services and lots of people who need jobs. It seems to me that the more situations you can create where there can be an exchange—a barter system. I don't know much about it, but I understand there is an informal barter system that is operating in the country. How viable it is I don't know. That is a way of solving problems and people meeting their needs.

If the Federal Government can play a role of giving an assist, a hand, that certainly is important. If it does not become something that is so routine and so bogged down in regulations and different levels of professionalism and all the other things that go along with bureaucracy, it seems to me it is very important.

Senator HATCH. Well, I have enjoyed your comments. I would like to say that I have seen a lot of women who have been displaced homemakers who have been able to go back to school and become tremendous successes in their own right, as a result of stepping out of that former mold and going on for something else.

This bill, and I have not read every aspect of it: I have read it hurriedly, and I cannot recall, but do you know if this bill includes males, who might also be categorized as displaced?

Ms. THOMPSON. Yes. Apparently there are men who have been taking care of aged parents and whose income is suddenly gone when the parents die, and they too are left without the job skills of the marketable ones and the experience of being in the workplace.

Senator HATCH. So your suggestion is it should; you think it does.

Ms. THOMPSON. I think it should be as wide as possible.

Senator HATCH. Well, it is certainly nice to meet you, and nice to have your testimony in front of this subcommittee. We appreciate the work you are doing for women, for your own sake.

Senator RIEGLE. Let me just say one other thing to you. I appreciate your coming and I appreciate your testimony, and I think, in response to the colloquy that has just gone on, that this is very much a national problem. This is not one State's problem; this is every State's problem.

And I would think that my friends on the Republican side would rush to embrace this concept, because this is self-sufficiency, it is work-oriented, it is people who want to be productive, who want to provide for themselves. And it would seem to me that this ought to have the strongest kind of bipartisan support and broad philosophic support, because it strikes right at the very foundation of people simply saying:

Give us an opportunity, let us have an opportunity of being on an equal footing with everybody else, so that we can produce and take care of ourselves.

I mean, it seems to me that that is the thrust of what the message is here. So I would hope that as we get a chance to discuss the scale of this problem and what we propose as a remedy, that we will have a very broad range of supporters coming forward to support us here. Because this is not some make-work project or some Federal boondoggle or anything of the sort.

Ms. THOMPSON. No.

Senator RIEGLE. This is an effort to allow people who need to become self-sufficient and become self-supporting, because of circumstances, to be able to do so. And that seems to me to be very much a main-line concept in the United States and one that I think ought to be broadly embraced by all.

Well, we are delighted to have your testimony.

Ms. THOMPSON. Thank you.

Senator RIEGLE. If I may, I see that Ms. King from ACTION has arrived, and I will let you just catch your breath for a second there.

We would like to invite you, when you are ready, to come to the witness table. We are ready for you and whatever associates you have with you.

We certainly welcome you before our Subcommittee on Employment, Poverty, and Migratory Labor today, to testify on S. 418, and the general concept that underlies S. 418 and the problem that it relates to.

We are delighted to have you. Why don't you, if you would, after you have identified yourself, identify your associates here for the record and then begin your testimony.

STATEMENT OF MARY KING, DEPUTY DIRECTOR, ACTION; ACCOMPANIED BY WILMA ESPINOZA, OFFICE OF POLICY AND PLANNING; AND DAN MALDONADO, DIRECTOR OF CONGRESSIONAL AFFAIRS

Ms. KING. Good morning, Senator. Thank you.

This is Wilma Espinoza on my right, who is with our Office of Policy and Planning; and on my left is Dan Maldonado, our Director of Legislative and Governmental Affairs.

Mr. Chairman and members of the subcommittee, I appreciate this opportunity to discuss with you ACTION's role on behalf of displaced homemakers.

I share in the concern expressed by women's groups that programs must be sensitive to the needs of women and must actively involve them in decisions.

Through several of its volunteer programs, including VISTA and Older American Volunteers, ACTION is working with local women's groups to develop primary points of contact and help for women in the community.

These local projects provide peer counseling, advocacy, and social support. One project, for example, involves the development of a women's resource center in southeastern Colorado.

In 1975, a full-time VISTA volunteer was recruited to help organize El Centro Femenino Fuente del Sudeste Colorado, the Southeastern Colorado Women's Resource Center.

Later that year, another VISTA was assigned to help operate the center and expand its development activities. Today, the center is a successful community organization run primarily by local volunteers, including several retired senior volunteers who are part of ACTION's Older Americans program.

The center offers a wide range of services, such as career counseling, GED classes, women's studies, and referral assistance, especially in legal, health, and social services areas.

In another project, two VISTA volunteers live and work at the Harriet Tubman Women's Shelter in Minneapolis, providing personal understanding and reassurance to the residents.

The VISTA's serve as advocates, to insure that local agencies meet the basic needs of the residents, and to create public awareness and support.

The project also receives the help of four University Year for ACTION volunteers, another program of our agency, who are responsible for generating public support and working with local hospitals and law enforcement agencies.

In Indianapolis, the Columbus Women's Center is starting a VISTA-assisted project to develop a skills bank and career counseling program for unemployed and underemployed women. Support services will include day care and prenatal services for low-income women.

Through our Office of Policy and Planning, headed by Dr. Irene Tinker, ACTION is establishing improved working ties with women's groups, including the Baltimore New Directions for Women.

ACTION plans to include the development of volunteer designs which (a) establish cooperation among local agencies to help meet the needs of women, (b) work closely with existing local volunteer programs, and (c) provide displaced homemakers and battered spouses with an opportunity to serve as full-time, short-term or part-time volunteers.

For those persons with no recent paid job experience, attention will be given to the volunteer experience as a transition to meaningful public or private employment.

ACTION's VISTA and Older Americans Volunteer programs have also provided direct opportunities for displaced homemakers to develop community service skills and receive support and counseling services.

Displaced homemakers have spent their lives in unpaid services to their families and communities, and many remain interested in careers in which they can continue to provide similar services.

For instance, a large number of women who are locally recruited VISTA volunteers fit the characteristics of displaced homemakers. Many have successfully transferred the skills learned as a VISTA to an income-producing job, often within their own community.

From data obtained in a 1976 survey, ACTION found that 67 percent of locally-recruited VISTA volunteers were women, with over

half of them minority. These volunteers ranged in age from 18 to 92, with two-thirds over the age of 25.

On the basis of these experiences, our agency has reached several conclusions. First, volunteer programs at the community level complement direct service programs such as employment and social services; they also serve as a catalyst by generating community support and increasing public awareness of the social and economic needs of women.

Second, volunteer programs can be used to pull together existing but unorganized resources within the community to be effectively combined with professional services.

Third, displaced homemaker programs should involve a partnership among appropriate Federal, State and local agencies.

And fourth, these programs should be established in the least restrictive setting, free of rigid structures while increasing sensitivity to the basic needs of women.

ACTION looks forward to working with public and private groups to develop a combined and cooperative effort on behalf of displaced homemakers.

Thank you.

Senator RIEGLE. Well, thank you for your testimony.

Earlier in the year, I cosponsored on the floor with Senator Javits an amendment to the Labor-HEW appropriation that provided funding for the next fiscal year for three programs, and one of them was for displaced homemakers within ACTION. We were successful in getting that passed in reduced form.

But I am wondering if that has yet had a chance to come to the attention of the agency, and whether there is anything on the drawing boards along that line.

Ms. KING. Dan?

Mr. MALDONADO. With regard to displaced homemakers, urban service and fixed income counseling, we have been interested in these areas for sometime, and are trying to use existing resources to develop, for instance, the displaced homemaker area, as much as we can.

Senator RIEGLE. Well, it would seem to me that one of the things that ACTION can do—because you are at the grassroots, you are sort of an outpost for the administration that is operating where people are living and functioning—it would seem to me that this could put you in a position not only to administer programs and certain kinds of activities, but also to become very forceful advocates within the administration for unmet problems.

In other words, if it were to be the finding, for example, of ACTION as you get more and more into the problem area of displaced homemakers that this is a major area of unmet needs nationally, that the agency should in turn become an active voice for meeting that problem within the administrative circles, to argue for more money and for more program response and so forth.

I think that is really essential for you to think about as a part of the function over and beyond the coordination in the local agencies and other things to work with that you find at the local level; that you can help weave together in this area.

Ms. KING. I think there is no question, Senator, that the network of grassroots volunteers and sponsoring agencies that we have is an

extraordinary resource for any human problem, no matter how desperate.

We do, of course. have certain limitations. We essentially place volunteers, and we do not have large administrative structures. We are very limited in our grant-making ability.

But as far as a human response, a people-to-people response to a human problem, and our ability to then articulate what some of those needs are, we very much look forward to playing that role.

Senator RIEGLE. Well, I think one of our problems here is a great reluctance in the administration at this time to finance any new programs. This seems to be sort of the internal bible at OMB at the present time.

I very strongly object to that sort of very stiff kind of unresponsive policy structure, but it seems that way. And I think there are a number of areas where new initiatives need to occur. I think this is one, and there are others. I think there are other things that we are doing that we ought to stop doing. So it may well be a way to finance new activities by casting out some old ones.

But that does not set aside the problem of unmet needs. I guess what I am saying to you is this. I think you are in the unique position, and ACTION is in a unique position, to really help get a sizeup of this particular problem. It sounds to me as if you are doing some things in response to the problem that are helping you to better understand the problem. In turn, I think your job is as much to translate from the people back to the upper reaches of the administration what is happening out there and what needs to be done as it is to translate from the administration out to the people whatever the policy line is at the moment.

And I guess what I want to say is this, that there are those of us on this committee and in the Senate who will help you speak up and to lobby for more money and more effort and more initiative and more concentration in problem areas of this kind.

It seems to me that what makes ACTION an especially valuable tool of the Federal system at the present time is that you have this two-way capability. You have this chance to go out and figure out what is going on out in the countryside and what needs to happen, and to bring that message back and to help shape policy thought at the top. And I have the view myself that the administration could get very much interested and concerned and activist about the problem of displaced homemakers if it gets front and center in its thinking. And that is not easy, because there are a lot of other things you have to think about.

But I think that perhaps of your involvement in this problem that you are one of the agencies now in the best position to get that consciousness-raising done. So that whatever barriers might exist in OMB for other reasons or some other place, I am not used to sort of ignore or to sidestep urgent needs that have to be responded to.

And it seems to me that at some point, when your own tenure in this agency ends, that if it is possible to point to some of the things, or problems that have been sidestepped or bypassed in other administrations, or just ignored, that if we can get those front and center and get those dealt with, and we can get an adequate policy response with the resources needed behind it, that that would be a monumental piece of good work.

I guess what I am saying to you is that I think your intent is along those lines, because we have talked about this before in general terms, and I just want to indicate to you that there are a lot of us here who want to help you with that, and that we are very sympathetic to the task that you face in doing that, and we would like to be allies in that effort.

But I really view your agency particularly as one that can really have a kind of spearhead purpose and effect here that may not come from any other part of the Government.

It has taken me a minute to say that, but I think it is important that you understand that feeling and that we also make sure that that is a part of the record, in terms of others who are not here today, who will study this also and realize that there is this kind of a relationship between what you are presently doing and what I think you potentially can do in terms of dealing with this problem.

Ms. KING. Could I just add a final personal note? I was very deeply involved during the Presidential campaign in working on this issue and know that both the President and First Lady do care and are deeply concerned.

I think that there is no question that we at ACTION would like to help articulate the problem as our volunteers experience it, and as our community experience defines it.

We look forward to supporting you and the other Members of the Congress in whatever is finally determined in this. It is an important problem, and we want very much to help.

Senator RIEGLE. Well, I appreciate your being here. We also invited the Department of Labor and HEW, and for reasons that are not completely clear, they have not felt completely comfortable about appearing at this time, and I think that is a mistake. But I appreciate the fact that you are here, and that your response is a positive one.

Senator Hatch?

Senator HATCH. Thank you, Mr. Chairman.

Ms. King, I have appreciated your comments today and the efforts that you are putting forth in trying to establish community programs in the way that you are.

The bill speaks in terms of—I have a tendency to always come back to the bill, because I find that there are many notable and very good clauses that sometimes get so screwed up in legislation that they wind up becoming legislative morasses in the end, rather than becoming the benefits that should occur to the people who are supposed to be recipients of such legislation.

And this bill speaks in terms of those homemakers displaced in their middle years and without any source of financial security.

Now, what I am saying, is this really fairly capable of definition, that type of definition?

Ms. KING. You are posing the definitional problems.

Senator HATCH. Right.

Ms. KING. There are groups that I am sure are quite well-prepared to address these concerns. However, there is a group that has been left out and left behind. With the speed of social change in our society, older women have received no attention, have no coverage, and are very much left out. The terminological problems are there, the definitional problems are there, but certainly, in terms of human experience,

this group is of great consequence because they have so much to give, and so much to offer.

Senator HATCH. Thank you. That is all I have.

Senator RIEGLE. Well, thank you, Ms. King, for coming. We appreciate your testimony, and we look forward to working with you as we go down the road on this.

Ms. KING. Thank you.

Senator RIEGLE. Our next witness will be Richard Batterton, who is the Secretary of the Department of Human Resources for the State of Maryland.

Mr. Batterton, welcome to the committee. I know you are under something of a tight time schedule today, and we appreciate your patience this morning. We are anxious to hear from you.

I have your testimony in front of me, and I am going to make your prepared statement a part of the record in its entirety, and if you would like to summarize this or hit the high points, feel free to do so, depending upon your time requirements.

I am very much interested in finding out how your program is working in Baltimore and what your specific recommendations are for what we might do in the way of national initiatives to deal with it.

So, if you want to give a narrative summary or in any way summarize, feel free to do so.

STATEMENT OF RICHARD A. BATTERTON, SECRETARY, MARYLAND DEPARTMENT OF HUMAN RESOURCES

Mr. BATTERTON. Thank you, Senator, I appreciate the opportunity to be here. Let me say that, perhaps in the interest of brevity, my prepared testimony might serve as a discipline, and therefore, might be of briefer duration than if I walked around a bit.

Senator RIEGLE. I see; OK.

Mr. BATTERTON. But let me present my prepared testimony, and I will be happy to answer any questions you might have.

Let me say a couple of words by way of introduction that are not part of my prepared remarks that might put into perspective some of things that I say in my prepared testimony.

I am the Secretary of Human Resources for the State of Maryland, which does not convey too much except that we have an interest in human beings.

The Department of Human Resources is a large, umbrella-type agency, housing—I think of interest to this committee—a number of programs which bear on this legislation.

To give you some perspective, let me mention that in our agency, we are administering an ACTION grant from Ms. King's agency; we operate the State employment service; I am the designated person heading up the prime sponsor agency for CETA programs. I administer the Governor's discretionary CETA funds. Our agency houses the Maryland Commission for Women.

Through our CETA funds, we fund a program initiated in Maryland, called Baltimore New Directions, which is a job agency for women.

We operate a displaced homemakers center on contract to Baltimore New Directions. We are currently developing a shelter, or hoping

to develop a shelter, for battered spouses. And our agency operates the State-Federal AFDC program.

That is by way of introduction, in trying to put my remarks in context.

I am particularly pleased to have the opportunity to openly support Senate bill 418, which would provide for multipurpose centers like Maryland's Center for Displaced Homemarkers throughout the country.

I hope that through this report of growth and progress of our center, you may obtain another perspective and additional insight of a need for such centers nationwide.

I might add that perhaps the most difficult aspect of this program is the unwieldy name that it carries; it is a mouthful.

Yet, "displaced" is indeed the word which represents the individuals Maryland's center has come to serve over these past 10 months.

Changing patterns in society are forcing a new constituency to emerge. For the most part, these individuals are women, but can be men as well, and are in fact.

According to a 1975 manpower report from the Department of Labor, 57 percent of married women are still employed full time as homemakers.

These homemakers represent, as the bill says: "Heretofore unrecognized and unpaid part of the national work force." The majority of homemakers are displaced from the family role in their middle years and left without any financial security.

The number of potential displaced homemakers nationwide is staggering. In 1973, there were 9.8 million widows and 3.3 million divorced women.

It is estimated that one in three adults today is single, widowed or divorced.

As you are well aware, these displaced homemakers receive no health, retirement, or unemployment benefits as a result of their labor.

In fact, the entire income security system has been built on a concept of family structure that perhaps never was, but certainly is not now, realistic or equitable for many families.

Alimony and spousal support has diminished, community property is often a euphemism for community debts, insurance is a temporary protection at best, and women married more than 20 years prior to divorce are eligible for social security only when the spouse retires or dies.

These individuals have historically been neglected by those established job-finding programs. For instance, the Employment Service nationally gives no particular focus or priority to women in general and displaced homemakers in particular.

About 2.5 million women were referred to jobs by State employment office in fiscal year 1975; only 412,000 received some counseling—this is nationwide, I remind you—and only 440,000 women were actually tested.

The Employment Service, due to its own limitations, has never promoted part-time employment which would have helped these clients, particularly; and the Employment Service has never had the luxury of followup on placements.

Furthermore, the Comprehensive Employment and Training Act—CETA—programs, lack sufficient data about women enrollees to

even provide an accurate assessment on the impact of CETA programs on women in the labor market.

According to one recent Department of Labor report, titled "Women at Work," the participation of women is lowest in the skilled training programs of CETA where the most benefits are to be gained.

Third, displaced homemakers have never been identified as a target group and therefore never benefited directly from revenue sharing or other special Federal funds.

The Maryland Center for Displaced Homemakers was mandated by the Maryland General Assembly in the spring of 1976. It is located in an old townhouse in Baltimore City, and it is operated through a contract with Baltimore New Directions for Women, a private nonprofit corporation, and has a program budget of $190,000 per year for 3 years.

From an administrative perspective, the Maryland Center for Displaced Homemakers is the right program for all of the right reasons.

It serves a clientele which heretofore was overlooked or ignored and excluded from other income security programs. The clients are unprepared for an overpopulated labor market. It has made maximum utilization of community resources.

Let me share with you the essence of the Maryland program. We opened in October of 1976. To date, it has served 1,500 displaced homemakers.

I might add, Senator, that earlier you commented on the estimated population of displaced homemakers in Michigan, and I think you used the figure around 50,000. That seems very low to me. I appreciate that your figures may be better than ours.

Senator RIEGLE. That figure is low because, first of all, it only involved census data, but it also only involved those between the ages of 35 and 59, so that if one picks up everybody that legitimately should be in the category it would be much greater. And that is the problem; we do not accumulate data that way.

But we know that the number is this at a minimum, and of course, it could be a greater number. But I appreciate your observation.

Mr. BATTERTON. With not nearly sophisticated enough information, but I think perhaps a little more track record in trying to identify the numbers, we in Maryland have a total population of 4 million plus—I am talking total State population. Our calculation is that we may be talking about something on the order of 270,000 displaced homemakers in the State.

We have provided comprehensive services—that is, counseling and support-training opportunities, and employment assistance—to close to 400 individuals.

Interestingly enough, widows have represented the largest group served.

The average age of our clients served is 44 years of age.

We have approximately a 50/50 racial balance, which lends support to the belief that this is a program which crosses ethnic and class lines.

Eighty-five women and men have received training.

Ninety percent have earned under $6,000 and therefore are eligible for our maximum training grant.

Fifty-three percent of the displaced homemakers have high school degrees or better, and less than 15 percent have any recent job experience.

The center originally budgeted to train only 30 displaced homemakers, and has already trained twice that many. Seventy persons are job ready and/or placed in permanent employment.

Senate bill 418 speaks to the need for centers to provide services to displaced homemakers. Based on our experience in Maryland, I feel qualified to support such a need.

The people who have come to the center for services are individuals who need to develop skills to compete in today's job market. The skills that are needed, however, are not strictly training skills.

The displaced homemaker, by definition, is a person who has spent a substantial number of years in the family home, and as such is not prepared emotionally to enter the job market and, yet, is forced by circumstances to make the attempt.

The displaced homemaker has often suffered a traumatic experience—that is, the loss of a spouse. Additionally, our experience is that she has little idea about what is available, what her skills and abilities are, and what she wants to do.

It is this lack of focus and this fear that existing programs cannot address and what is so crucial to meeting the goal of self-sufficiency.

Hence, I strongly support the provisions in the legislation which create a centralized place where the displaced homemaker can go for a variety of services.

As implied earlier, our experience tells us that there is a wide range of ancillary needs that must be met before the displaced homemaker is prepared to enter the job market.

I particularly support the need for training stipends for displaced homemakers. The primary reason that displaced homemakers come to the center is because they need money and are desperate for employment, and yet, they are not prepared to compete for jobs.

The use of training stipends provides the displaced homemaker with an opportunity to learn the skill and develop self-confidence and still meet pressing financial obligations.

In Maryland, the center is staffed to the extent possible with displaced homemakers. We support this provision in S. 418. The peer support has proven to be very successful in reaching those who come for help and in providing positive role models.

For this reason, I also support the administration of such programs by nonprofit, private organizations. This allows considerable flexibility in staffing patterns and qualifications and encourages innovative use of resources. This certainly does not preclude the fact that public sector should abandon services to this clientele and leave them to private agencies alone. This was the fastest way to begin operating Maryland's center, but I would not want to leave the impression that public agencies couldn't or shouldn't carry the ball here.

It is my strong feeling that these centers must, however, coordinate and utilize existing services and resources wherever possible.

The emphasis of the program should not be to create a new system of services. I visualize the center as acting, in a sense, as broker for the displaced homemaker in regard to the provision of specific health, education, and legal services.

It would be the task of the center to sensitize existing programs and services to the unique needs of the displaced homemaker, while at the same time providing the displaced homemaker with the support and skills necessary to compete successfully.

I appreciate the need for limiting unnecessary growth and the creation of yet another target group, yet the unique and complex needs of the displaced homemaker merit such a specialized approach. Additionally, Maryland's experience thus far supports the success of such an effort.

The primary limitation on our center's program is fiscal. The State may not be able to sustain and certainly cannot expand this type of program without Federal assistance.

As far back as 1918, the National Bureau of Economic Research estimated that the value of the homemaker's work is one-fourth of the gross national product.

The program, like so many others, needs stability to function properly. A program which must spend a great deal of time seeking alternative funding mechanisms becomes a self-fulfilling prophecy. That is, the number of clients served declines, and the funding is cut some more, and the clients served declines again, and so on.

We have made this mistake too often in our income support programs. We have nurtured dependence and not independence. Let us not make the same mistake again.

Too often we have been unable to design and maintain a viable, constructive program, because we cared too much about the wrong things.

We have a chance in this displaced homemaker's bill to strengthen and develop a preventive program which does promote independence.

If we do not support the program nationally, we will be discussing at this time next year another income security program for these same people; or we will see these same individuals and service them when it is, effectively, too late—on welfare, or in a drug abuse or alcoholism program, or in a program for battered women.

That concludes my formal prepared testimony, Senator. If you have any questions, I would be glad to respond.

Senator RIEGLE. Well, I do have some things I want to discuss with you. First of all, I want to thank you for your testimony and for the initiative the State of Maryland has taken in this area. I really think this is an excellent innovative step that has been taken here, and it sounds to me, that the number of people you have been able to assist in your center indicates to me that you really are making progress.

We are going to have the director of that program here tomorrow. Some of our staff have already visited the center and they speak very highly of it. So I certainly want to commend you for your initiative in that area.

I have the feeling, although you do not say it here directly, that you have this $190,000 per year for each of 3 years, but if you had more money, I assume you would probably set up another center other than Baltimore, which of course, serves a certain geographic radius more conveniently than it would others further away. But I assume that if you had the money, that you would be prepared to duplicate this kind of a center at some other point in the State, that might be a logical place to pick up other people who maybe cannot get to this center; is that right?

Mr. BATTERTON. That is correct. The two potential models—with sufficient funding, we would go in both directions because in fact, we get all kinds of calls and requests, inquiries, about the center from our most rural areas of the State.

Senator RIEGLE. I would think the problem is even more difficult there.

Mr. BATTERTON. It is more difficult.

Senator RIEGLE. If you take the same set of case facts, and you put it out somewhere in a remote rural area, versus an urban area, at least in the urban area there is probably some access to some kind of public transportation, and the distances are shorter, and auxiliary services are more likely to be available.

I would think with the same set of facts that the woman in the rural setting would be in a far more disadvantageous situation, generally speaking.

Mr. BATTERTON. Yes. We should not sell short the problem of the rural displaced homemaker, because of the very reasons you have cited; that is a very real issue.

It is a little bit difficult for us to tell where the difficulty is the greatest, because we are so overwhelmed by the problems of the urban displaced homemaker center at this point.

Senator RIEGLE. Do you know offhand if they are able now in that center to handle everybody, as people find out about it, as they come forward for help, or do you have a waiting list; what is the status?

Mr. BATTERTON. We are absolutely not able to handle all of the persons needing service and requesting service. A big part of that has to do with our budget. It is very clear that the training stipends are a very key element.

I would like to respond if I may to a question that was addressed to an earlier witness, I think by Senator Hatch. It is awfully important to zero in on the fact that we are not talking about long term, sustained income support for a given individual. We are talking about, in the main, short-term help and support for individuals, freeing them to move on into independent living. And it is what you do in the short term for that person that will frequently determine their lifestyle and their capability to move on and to enter the labor market.

We really see this, as I mentioned in my formal remarks, as preventive of the dependency model that we have come to know in some of our income support programs in this country. The training and support services that I talk about are really, in my judgment, key elements.

Many of these women are very talented, but emotionally ill equipped and unprepared without some short-term training and support, to begin to focus and to begin to pull their lives together in such a fashion that they can help themselves.

So, getting back to your original question, are there more people who want the services than we have to provide? Yes, and that is in the main because of the fact that we have one center, and it is located in one major city, and it is because of our present budgetary limitations.

Senator RIEGLE. Now, the staff indicates to me that Maryland has a displaced homemakers grant from ACTION. Are you familiar with that?

Mr. BATTERTON. Actually, our department has a grant at present. We are using ACTION funds for a volunteer program of our own.

Senator RIEGLE. Is that this center, or does this center receive money directly or indirectly from that grant?

Mr. BATTERTON. I do not know whether that grant is presently approved. I think that grant is in process—although I stand to be corrected—but we have had an ACTION volunteer grant, and some of the volunteers from what we call the Maryland Service Corps, I believe, are associated with the center.

Senator RIEGLE. You know, I was looking here, and I see where you have 70 people who are either job ready and/or placed in permanent employment, and let us just say for the moment that those 70 all end up in jobs. I do not know what the average salary would be, but let us just say for the sake of an example that it is $10,000 a year, which would mean an aggregate income for those 70 individuals of $700,000.

And I was thinking in terms of the revenues to the State. I assume that you probably have a State income tax and some form of a State sales tax. But I would think that that is getting close to the number where, if you were to take the proportion of money that would come in from the State sales tax and from the State income tax from employed persons and add to that whatever public assistance moneys might otherwise be paid that would not be in the case of at least some of the 70 individuals, you are getting very close to a break-even point.

In other words, if this becomes a program that pays for itself, and therefore, it becomes not another sort of budget drain, if you will, for those who might want to characterize it that way, but rather, a self-liquidating investment, where you invest in people to become self-sufficient and self-productive, and in turn, that generates other revenues for the Government, that offsets these startup costs.

Actually, concerning the $190,000 a year, I do not know if that might be augmented with Federal grant money of one kind or another, but it would seem to me that what you are also demonstrating is that apart from the clear moral and social value and human value, that this is also a good economic investment for the Government.

Mr. BATTERTON. It is the largest human service agency in the State involved in income security programs. So we have more than our fair share of critics, even though we are doing things that we set out to do.

We have found that some of our most jaded critics, people who are just not traditionally oriented toward, quote, "social" programs, have been very enthusiastic about the very fact you just identified. That is, on a pure dollars and cents basis, this program makes all kinds of sense.

Senator RIEGLE. Let me ask you this. Along the lines of the legislation we are considering with the 90/10 Federal-State split, I assume that based on your experience in Maryland, that if 90 percent of the money were available, the State legislature having seen the wisdom of at least making some initial moneys available, would presumably be prepared to meet their 10 percent?

Mr. BATTERTON. Oh, I am sure of that, I am sure of that. This program has received a great deal of interest and support. And when you realize—I believe California preceded all of the States—but one or two, perhaps three States, have made a move in the direction of establishing formal displaced homemaker centers.

In other words, the legislature is really doing some pioneering when it approves these funds, and it has gotten behind us and continued to support us.

Senator RIEGLE. Why do you think it is important for a center to be run by a community group which, among other things, includes displaced homemakers?

Mr. BATTERTON. Well, the displaced homemaker feature—that is, staffing and using displaced homemakers as staff and volunteers—I think is a question of providing a staff that can relate to the clientele. They have been there, and have had some of the experiences. I think this is a model that the clientele can use and take encouragement from.

With respect to the operation of the center, I do not think it is chiselled in stone that these centers will have to be run by community groups, but our experience in Maryland—you already know that I am a practicing governmental bureaucrat; I operate a lot of Federal and State-funded programs—our experience in getting up the displaced homemaker center, that is, by contracting with Baltimore New Directions, demonstrated the least complicated, the least bureaucratic way to get it up and operating in a hurry.

I have not been terribly impressed with, for example, our State employment service's ability to be innovative and to crank up programs in a hurry and operate those programs. So I am talking with self-criticism.

Senator RIEGLE. I might just say at that point, I would agree with you, and it has been my observation in looking at our experience in Michigan that has partly been because we have had for years a planned recession on our hands where the number of unemployed have really swamped the employment service side of the governmental response.

That is not to say that everything has been done beautifully, even under overload conditions, but we certainly have had a very extenuating condition that still continues today and, I think, tends to help paralyze those existing agencies so that they have difficulty responding to what they thought was their standard work load. But the notion that they would get off into more innovative things with other people like displaced homemakers, I think, has just been beyond their strength and beyond their capacity.

Mr. BATTERTON. Well, the employment service is very much focused on job-ready. These displaced homemaker centers are not job-ready. And that is really what we are talking about here.

Senator RIEGLE. I think that is a key point for us to have on the record, because anybody who thought that this might be in some way a duplication of service ought to understand that it is clearly not that, that it is an effort to deal with a segment of the unemployed that normally has been ignored.

Mr. BATTERTON. I support that, and I would like to say that I have every confidence that there may be some State or States where existing agencies—governmental agencies—could pull some of these programs together and get them up and running and handle the innovativeness of them without undue delay or inefficiency.

You make those decisions—I cannot comment on 49 other cities—but you make your own decisions in your own State, and at a given point in time, a given set of agencies will not do it, and so you try to innovate and you try to be creative.

Five years hence, one might make a different decision. Five years from now, I would like to think that, at least in theory, you could incorporate all of these programs under a new umbrella and a new model, in perhaps nontraditional ways.

But at this point in time in Maryland, our experience has been very positive, and it has been that the center worked and worked well under pseudo-private aegis.

Senator RIEGLE. Well, that is my other point that I want to stress at this point in our record. That is, I think your observation that having these run by private organizations and community-based organizations which include displaced homemakers themselves as part of the group that carries out the work, must be a key element here. This is extremely important in terms of providing role models, as you suggest, to others who are caught in a very difficult emotional adjustment circumstance and a radical change in living pattern of circumstances. Having an agency here—not an agency, but having a center—that is tailored to and has the sensitivity and the awareness to be able, with a minimum of bureaucracy, to take in individuals who have these difficulties and to help them through this period, I think is a crucial part of what it takes to be successful.

And I would hope that in fashioning a Federal response that we could do it in a way that could make sure that we did not just become another sort of agency window, because I do not think that is the answer. It is important that we not only avoid that pitfall, but on the other hand, that we really construct this in a way that it is designed to deal very directly with the clientele that we are aiming at here.

And I think one of the best ways to do that is to make sure, as you have indicated, that some part of the clientele is actually a part of the operating management of the center. I think that makes clear sense to me.

Mr. BATTERTON. I might add, I talked earlier about the role models, and the fact is that that is an extraordinarily valuable experience. Many of these displaced homemakers have had no public experience, they have had no formal job experience. And whereas we may be operating with volunteers, it is in a very public setting, and it is dealing with agencies and dealing with clients, and it is a form of preparation and readiness development that is hard to beat.

The other comment I would make is that I cannot underscore sufficiently the importance that I would give the Maryland experience with respect to our own Displaced Homemaker Center—serving as it does as a broker between agencies that exist and provide it with services. With the center serving as an advocate and a broker in this facility, they assemble services and array them in such a way that they are available and the individual is able to take advantage of them. That is an important element.

But the other element which I touched on and would just mention briefly is that I think the center has had the effect of making some of our traditional agencies better agencies. They have taken a second look at their traditional delivery of service, and they have begun asking questions.

I am talking about agencies within my own shop.

Senator RIEGLE. Yes, I understand.

Mr. BATTERTON. And other agencies as well—take a look at how they have been doing it, where have they failed? It has been very salutory.

Senator RIEGLE. I might just say one other thing before we finish—and I think your testimony has been particularly valuable—and that is that I am more and more pained by what I think is a continuation

of the old stereotypes in the way we prepare young people for adult life in this country.

And insofar as I can judge, in our formal schooling period where we have an opportunity to help open up thoughts and lines of inquiry for people, particularly with respect to the practical side of life, that we still just fail miserably in that respect.

It seems to me that in our educational institutions, we are not even very good at the things that we concentrate on, and we are very poor in the things that we are not concentrating on, which is to really assess the fact that these old roles and old stereotypes just are not relevant today and in large measure were not even in the past.

The problems that we are now centering on are those of people of a certain age who have arrived at a point where these difficulties exist. I would like to figure out how we not only deal with that, but how we back up and begin a much more fundamental remedial process in thinking and in education and in training and in role models and the way people can think about life and how life actually works, rather than in the storybooks and the fairytales and the rest of it.

And I am really struggling in my own mind to figure out how we can take and begin the kind of profound restructuring of what we are concentrating on in those early phases of adult life, particularly in the educational process, so that women particularly have an opportunity for a chance to think about alternatives. The vicissitudes of life should get talked about in a more realistic way, because deaths and divorces and all these other things that occur now with such frequency—and the statistics bear this out—are things that we tend not to take very clear account of early on, when people are getting training and job skills. As a result, I think we end up with people being shortchanged. I mean, they are not getting what they ought to have access to, both in terms of insight and in terms of formal training opportunities and job perspectives.

And when I think about it, and I think about how little, even in my own school experiences, which were in a community where we had more than most, not just the young women, but the young men as well, I think, were so miserably shortchanged in terms of getting any kind of a realistic sense of what the world was apt to be like. And as a result, I think many of us have gone forward and we have learned by doing, and that means there are a lot more mistakes that happen in a variety of areas.

I do not know how we can work the relevance of our observations now, when we are trying to pick people up who are in desperate circumstances and work our way back so that we minimize intelligently the number of times where people are left in circumstances where it is almost as if we participated in a conspiracy to deprive people of the opportunity to have more self-sufficiency at a point in their life where suddenly they may need it.

So, I would certainly like to invite your thoughts or those of anybody else that is here, not just today but in the future, as to how we might do more to correct that part of the problem.

In any event, I appreciate your testimony. It has been very helpful to us, and we look forward to hearing from the director of the Baltimore center tomorrow. Thank you.

Mr. BATTERTON. Thank you very much, Senator.

[The prepared statement of Mr. Batterton follows:]

TESTIMONY OF
RICHARD A. BATTERTON
SECRETARY
MARYLAND DEPARTMENT OF HUMAN RESOURCES
BEFORE THE
SENATE SUBCOMMITTEE ON EMPLOYMENT,
POVERTY, AND MIGRATORY LABOR

MONDAY, SEPTEMBER 12, 1977

9:00 A.M.

DIRKSEN SENATE OFFICE BUILDING

MEMBERS OF THE COMMITTEE:

I AM PLEASED TO HAVE THIS OPPORTUNITY TO OPENLY ENDORSE SENATE BILL 418 WHICH WOULD PROVIDE FOR MULTI-PURPOSE CENTERS LIKE MARYLAND'S CENTER FOR DISPLACED HOMEMAKERS THROUGHOUT THE COUNTRY. I HOPE THAT THROUGH THIS REPORT OF GROWTH AND PROGRESS OF OUR CENTER, YOU MAY OBTAIN ANOTHER PERSPECTIVE AND ADDITIONAL INSIGHT OF A NATIONAL NEED FOR SUCH CENTERS NATIONWIDE. PERHAPS THE MOST DIFFICULT ASPECT OF THIS PROGRAM IS THE UNWIELDY NAME THAT IT CARRIES.

YET, "DISPLACED" IS INDEED THE WORD WHICH REPRESENTS THE INDIVIDUALS MARYLAND'S CENTER HAS COME TO SERVE OVER THESE PAST TEN MONTHS. CHANGING PATTERNS IN SOCIETY ARE FORCING A NEW CONSTITUENCY TO EMERGE. FOR THE MOST PART THESE INDIVIDUALS ARE WOMEN, BUT CAN BE MEN AS WELL.

TRENDS

ACCORDING TO A 1975 MANPOWER REPORT FROM THE DEPARTMENT OF LABOR, 57% OF MARRIED WOMEN ARE STILL EMPLOYED FULL-TIME AS HOMEMAKERS. THESE HOMEMAKERS REPRESENT, AS THE BILL SAYS, "HERETOFORE UNRECOGNIZED AND UNPAID PART OF THE NATIONAL WORK FORCE." THE MAJORITY OF HOMEMAKERS ARE DISPLACED FROM THE FAMILY ROLE IN THEIR MIDDLE YEARS AND LEFT WITHOUT ANY FINANCIAL SECURITY. THE NUMBER OF POTENTIAL DISPLACED HOMEMAKERS, NATIONWIDE, IS STAGGERING. IN 1973, THERE WERE 7.3 MILLION WIDOWS AND 3.3 MILLION DIVORCED WOMEN. IT IS ESTIMATED THAT ONE IN THREE ADULTS

TODAY IS SINGLE, WIDOWED, OR DIVORCED.

Services

As you are well aware, these displaced homemakers receive no health, retirement, or unemployment benefits as a result of their labor. In fact, the entire income security system has been built on a concept of family structure that perhaps never was (but certainly is not now) realistic or equitable for many families. Alimony and spousal support has diminished, community property is often a euphemism for community debts, insurance is a temporary protection at best, and women married more than 20 years prior to divorce are eligible for social security only when the spouse retires or dies.

These individuals have historically been neglected by those established job-finding programs. For instance, the Employment Service nationally gives no particular focus or priority to women in general and displaced homemakers in particular. About 2.5 million women were referred to jobs by state employment offices in FY 75; only 412,000 received some counseling -- this is nationwide, I remind you --- and only 440,000 women were actually tested. The employment service due to its own limitations, has never promoted part-time employment which would have helped these clients, particularly; and the employment service has never had the luxury of follow-up on placements. Furthermore, the comprehensive employment and training act (CETA) programs lack sufficient data about women enrollees to even provide an accurate assessment on the impact of CETA programs on women in the labor market. According to one recent Department of Labor

TITLED "WOMEN AT WORK", "THE PARTICIPATION OF WOMEN IS LOWEST IN THE SKILL-TRAINING PROGRAMS (OF CETA) WHERE THE MOST BENEFITS ARE TO BE GAINED."

THIRDLY, DISPLACED HOMEMAKERS HAVE NEVER BEEN IDENTIFIED AS A TARGET GROUP AND THEREFORE NEVER BENEFITED DIRECTLY FROM REVENUE SHARING OR OTHER SPECIAL FEDERAL FUNDS.

CENTER

THE MARYLAND CENTER FOR DISPLACED HOMEMAKERS WAS MANDATED BY THE MARYLAND GENERAL ASSEMBLY IN THE SPRING OF 1976. IT IS LOCATED IN AN OLD TOWNHOUSE IN BALTIMORE CITY AND IT IS OPERATED THROUGH A CONTRACT WITH BALTIMORE NEW DIRECTIONS FOR WOMEN - A PRIVATE NON-PROFIT CORPORATION. IT HAS A PROGRAM BUDGET OF $100,000 PER YEAR FOR THREE YEARS.

FROM AN ADMINISTRATIVE PERSPECTIVE, THE MARYLAND CENTER FOR DISPLACED HOMEMAKERS IS THE RIGHT PROGRAM FOR ALL OF THE RIGHT REASONS.

- IT SERVES A CLIENTELE WHICH HERETOFORE WAS OVERLOOKED OR IGNORED AND EXCLUDED FROM OTHER INCOME SECURITY PROGRAMS.
- THE CLIENTS ARE UNPREPARED FOR AN OVERPOPULATED LABOR MARKET.
- IT HAS MADE MAXIMUM UTILIZATION OF COMMUNITY RESOURCES.

LET ME SHARE WITH YOU THE ESSENCE OF MARYLAND'S PROGRAM:

- THE CENTER OPENED IN OCTOBER OF 1976. TO DATE, IT HAS SERVED 1,500 DISPLACED HOMEMAKERS.

- IT HAS PROVIDED COMPREHENSIVE SERVICES (I.E. COUNSELING, SUPPORT-TRAINING OPPORTUNITIES, AND EMPLOYMENT ASSISTANCE) TO CLOSE TO 400 INDIVIDUALS.

- INTERESTINGLY ENOUGH, WIDOWS HAVE REPRESENTED THE LARGEST GROUP SERVED.

- THE AVERAGE AGE OF OUR CLIENTS SERVED IS 41 YEARS OF AGE.

- WE HAVE A 50/50 RACIAL BALANCE, WHICH LENDS SUPPORT TO THE BELIEF THAT THIS IS A PROGRAM WHICH CROSSES ETHNIC AND CLASS LINES.

- 85 WOMEN AND MEN HAVE received TRAINING.

- 90% HAVE EARNED UNDER $6,000 AND, THEREFORE, ARE ELIGIBLE FOR THE MAXIMUM TRAINING MONIES ALLOWED.

- 55% OF THE DISPLACED HOMEMAKERS HAVE HIGH SCHOOL DEGREES OR BETTER.

- LESS THAN 15% HAVE ANY RECENT JOB EXPERIENCE.

- THE CENTER BUDGETED TO TRAIN ONLY 30 DISPLACED HOMEMAKERS AND HAS ALREADY TRAINED TWICE THAT MANY. 70 PEOPLE ARE JOB READY AND/OR PLACED IN PERMANENT EMPLOYMENT.

BILL 418 SPEAKS TO THE NEED FOR CENTERS TO PROVIDE SERVICES TO DISPLACED HOMEMAKERS. BASED ON OUR EXPERIENCE IN MARYLAND, I FEEL QUALIFIED TO SUPPORT SUCH A NEED. THE PEOPLE WHO HAVE COME TO THE CENTER FOR SERVICES ARE INDIVIDUALS WHO NEED TO DEVELOP SKILLS TO COMPETE IN TODAY'S JOB MARKET. THE SKILLS THAT ARE NEEDED, HOWEVER, ARE NOT STRICTLY TRAINING SKILLS. THE DISPLACED HOMEMAKER, BY DEFINITION, IS A PERSON WHO HAS SPENT

A SUBSTANTIAL NUMBER OF YEARS IN THE FAMILY HOME, AND AS SUCH IS NOT PREPARED EMOTIONALLY TO ENTER THE JOB MARKET AND YET, IS FORCED BY CIRCUMSTANCES TO MAKE THE ATTEMPT. THE DISPLACED HOMEMAKER HAS OFTEN SUFFERED A TRAUMATIC EXPERIENCE; I.E. THE LOSS OF A SPOUSE. ADDITIONALLY, OUR EXPERIENCE IS THAT SHE HAS LITTLE IDEA ABOUT WHAT IS AVAILABLE, WHAT HER SKILLS AND ABILITIES ARE, AND WHAT SHE WANTS TO DO. IT IS THIS LACK OF FOCUS AND THIS FEAR THAT EXISTING PROGRAMS CANNOT ADDRESS AND WHAT IS SO CRUCIAL TO MEETING THE GOAL OF SELF-SUFFICIENCY.

HENCE, I STRONGLY SUPPORT THE PROVISIONS IN THE LEGISLATION WHICH CREATE A CENTRALIZED PLACE WHERE THE DISPLACED HOMEMAKER CAN GO FOR A VARIETY OF SERVICES. AS IMPLIED EARLIER, OUR EXPERIENCE TELLS US THAT THERE ARE A WIDE RANGE OF ANCILLARY NEEDS WHICH MUST BE MET BEFORE THE DISPLACED HOMEMAKER IS PREPARED TO ENTER THE JOB MARKET.

I PARTICULARLY SUPPORT THE NEED FOR TRAINING STIPENDS FOR DISPLACED HOMEMAKERS. THE PRIMARY REASON THAT DISPLACED HOMEMAKERS COME TO THE CENTER IS BECAUSE THEY NEED MONEY AND ARE DESPERATE FOR EMPLOYMENT. AND YET, THEY ARE NOT PREPARED TO COMPETE FOR JOBS. THE USE OF TRAINING STIPENDS PROVIDES THE DISPLACED HOMEMAKER WITH AN OPPORTUNITY TO LEARN A SKILL, AND DEVELOP SELF-CONFIDENCE AND STILL MEET PRESSING FINANCIAL OBLIGATIONS.

IN MARYLAND, THE CENTER IS STAFFED TO THE EXTENT POSSIBLE WITH DISPLACED HOMEMAKERS. WE SUPPORT THIS PROVISION IN S-418. THE PEER SUPPORT HAS PROVEN TO BE VERY SUCCESSFUL IN REACHING THOSE WHO COME FOR HELP AND IN PROVIDING POSITIVE ROLE MODELS.

FOR THIS REASON, I ALSO SUPPORT THE ADMINISTRATION OF SUCH PROGRAMS BY NON-PROFIT, PRIVATE ORGANIZATIONS. THIS ALLOWS CONSIDERABLE FLEXIBILITY IN STAFFING PATTERNS AND QUALIFICATIONS AND ENCOURAGES INNOVATIVE USE OF RESOURCES.

IT IS MY STRONG FEELING THAT THESE CENTERS MUST, HOWEVER, COORDINATE AND UTILIZE EXISTING SERVICES AND RESOURCES WHEREVER POSSIBLE. THE EMPHASIS OF THE PROGRAM SHOULD NOT BE TO CREATE A NEW SYSTEM OF SERVICES. I VISUALIZE THE CENTER AS ACTING, IN A SENSE, AS BROKER FOR THE DISPLACED HOMEMAKER IN REGARD TO THE PROVISION OF SPECIFIC HEALTH, EDUCATION AND LEGAL SERVICES. IT WOULD BE THE TASK OF THE CENTER TO SENSITIZE EXISTING PROGRAMS AND SERVICES TO THE UNIQUE NEEDS OF THE DISPLACED HOMEMAKER, WHILE AT THE SAME TIME PROVIDING THE DISPLACED HOMEMAKER WITH THE SUPPORT AND SKILLS NECESSARY TO COMPETE SUCCESSFULLY.

I APPRECIATE THE NEED FOR LIMITING UNNECESSARY GROWTH AND THE CREATION OF YET ANOTHER TARGET GROUP, YET THE UNIQUE AND COMPLEX NEEDS OF THE DISPLACED HOMEMAKER MERIT SUCH A SPECIALIZED APPROACH. ADDITIONALLY, MARYLAND'S EXPERIENCE THUS FAR SUPPORTS THE SUCCESS OF SUCH AN EFFORT.

THE PRIMARY LIMITATIONS ON OUR CENTER'S PROGRAM IS FISCAL. THE STATE MAY NOT BE ABLE TO SUSTAIN AND CERTAINLY CANNOT EXPAND THIS TYPE OF PROGRAM WITHOUT FEDERAL ASSISTANCE.

THE CENTER NEEDS TO BE ABLE TO REACH MORE INDIVIDUALS, TRAIN MORE INDIVIDUALS, AND ENCOURAGE MORE OF THESE POTENTIAL WORKERS. AS FAR BACK AS 1918, THE NATIONAL BUREAU OF ECONOMIC RESEARCH ESTIMATES THAT THE VALUE OF THE HOMEMAKER'S WORK WAS 1/4 OF THE GNP. THE PROGRAM LIKE SO MANY OTHERS

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NEEDS STABILITY TO FUNCTION PROPERLY. A PROGRAM WHICH MUST SPEND A GREAT DEAL OF TIME SEEKING ALTERNATIVE FUNDING MECHANISMS BECOMES A SELF-FULFILLING PROPHECY - THAT IS, THE NUMBER OF CLIENTS SERVED DECLINES, AND THE FUNDING IS CUT SOME MORE, AND THE CLIENTS SERVED DECLINES AGAIN, AND SO ON. WE HAVE MADE THIS MISTAKE TOO OFTEN IN OUR INCOME SUPPORT PROGRAMS. WE HAVE NURTURED DEPENDENCE--NOT INDEPENDENCE. LET'S NOT MAKE THAT SAME MISTAKE AGAIN. TOO OFTEN WE HAVE BEEN UNABLE TO DESIGN AND MAINTAIN A VIABLE CONSTRUCTIVE PROGRAM BECAUSE WE CARED TOO MUCH ABOUT THE WRONG THINGS. WE HAVE A CHANCE IN THIS DISPLACED HOMEMAKERS' BILL TO STRENGTHEN AND DEVELOP A PREVENTIVE PROGRAM WHICH DOES PROMOTE INDEPENDENCE. IF WE DO NOT SUPPORT THIS PROGRAM NATIONALLY, WE WILL BE DISCUSSING AT THIS TIME NEXT YEAR ANOTHER INCOME SECURITY PROGRAM FOR THESE SAME PEOPLE; OR WE WILL SEE THESE SAME INDIVIDUALS AND SERVICE THEM WHEN IT IS, EFFECTIVELY, TOO LATE -- ON WELFARE, OR IN A DRUG ABUSE OR ALCHOLISM PROGRAM OR IN A PROGRAM FOR BATTERED WOMEN.

THANK YOU.

9/9/77

Senator RIEGLE. Our next witness will be Representative Susan Catania, who is here from the Illinois State House of Representatives.

Representative Catania, let me welcome you to our subcommittee today. I appreciate your patience. We have had a number of witnesses this morning, and sometimes our timing is not quite as we would like it to be, as I am sure you find also in the Illinois State House.

But we are delighted that you are here, and we would welcome your testimony at this time.

STATEMENT OF REPRESENTATIVE SUSAN CATANIA, ILLINOIS STATE HOUSE OF REPRESENTATIVES

Mrs. CATANIA. Thank you. I have enjoyed listening to it.

We did have legislation in the Illinois General Assembly this year, to establish programs for displaced homemakers, and I was fascinated listening to everybody else's statements on it.

Last September, Tish Sommers and Laurie Shields of the Oakland, Calif., Center for Displaced Homemakers were in Chicago and consented to come to a meeting of the Illinois Commission on the Status of Women.

They discussed the purpose and function of their Oakland, Calif., center. It became apparent to the members of the Commission that displaced homemaker legislation was needed in Illinois.

The correspondence we received during the past year has proven that this assumption was correct. Tish Sommers and Laurie Shields while they were in Chicago appeared on "The Phil Donohue Show," describing their center, and they invited people to write to them in California if they were interested in seeing such a program established in Illinois.

They received close to 300 letters. They sent us a list of the names and addresses of the people who corresponded with them, and we then began notifying those people as we went through the various stages of getting the displaced homemaker legislation through the Illinois General Assembly.

One of the letters that we received came from Martha Messenger of Danville, Ill. Mrs. Messenger had worked faithfully at her job for 40 years. She fulfilled all of its requirements, even taking on extra duties as a community volunteer.

Yet, when Mrs. Messenger abruptly lost her position at the age of 59, she received neither severance pay, unemployment compensation, nor a pension. She was a homemaker who lost her job when her husband demanded a divorce.

Now past 65, she admits that she is bitter. Although her former husband worked for a railroad for 30 years, she cannot draw any railroad pension. The only thing that sustains Mrs. Messenger right now is that she knows that there are many other women in the same predicament. Somehow, she wants to see to it that the hardships can be eased for these other women.

Think of the displaced homemaker as temporarily disabled. It is not a physical disability, but a woman like Mrs. Messenger who agreed at 19 to forgo the paid-labor force for a lifetime as a mother and homemaker, may be crippling herself.

Many women who have fulfilled roles as homemakers find themselves displaced in their middle years, through divorce, widowhood, or loss of family income. They are ineligible for aid to families with dependent children if their children are over 18.

They are subject to the highest unemployment rate of any sector of the work force. They face discrimination in employment because they are women, older, and have no recent paid work experience.

I would like to point out here that, as you have heard from other witnesses, although they certainly have no other recent work experience, they do in fact have managerial skills and highly developed abilities to deal with people in very diverse situations. Unfortunately, they have no idea in most cases how to market these skills. What they need is moral support.

They are ineligible for unemployment insurance because they have been engaged in unpaid labor in the home. Many lose medical coverage and are not accepted in private health insurance plans.

Another Illinois woman, a wife for 23 years, suddenly received notice that her husband had removed her name from his group health insurance and retirement plans.

Her own part-time position carried no fringe benefits, and she was faced with the knowledge that she had to have an operation within 3 months.

Many widows find that the pension they expect to receive from their husbands' companies are a myth. Often, if a husband dies before retirement, the wife is not eligible for a survivor's pension.

The Illinois House and the Senate have passed a bill which I sponsored that would assist displaced homemakers, widows, divorcees, and other women looking for work for a first time by providing job training programs and referral and counseling services.

Governor Thompson's staff tells me he is signing the bill today; thus, Illinois will become the 13th State to enact its own displaced homemakers service legislation.

Senator RIEGLE. Let me just stop you there, if I may, and say congratulations first, and to applaud you for your initiative.

Mrs. CATANIA. Thank you.

Senator RIEGLE. Will that bill provide money to allow a center of the sort that we have heard described in Baltimore, or is it taking a different form? And I just want a brief answer, because we can get into that more in the end of your testimony.

Mrs. CATANIA. The concept is that the director of the Illinois Department of Labor will seek out community organizations that are interested in providing these kinds of services.

We hope that we will have one urban and one rural center, and perhaps this will be sufficient to serve the needs of the women of Illinois, the people of Illinois. The bill does not discriminate against men.

We require that the community organization that is designated to run the service provide at least 5 percent of the funding.

The companion appropriation bill is $100,000. I am not sure if the Governor is going to take it out of the general revenue fund or if he is going to use CETA funding, or just what he is going to do. But he has signed the substantive legislation, and agreeing that we have to have at least $100,000 coming from his office, one way or another, to provide the State's share. And I am here today hoping that we can get some Federal money to supplement it.

Senator RIEGLE. Well, I hope we can, too. Is it a 1-year $100,000 appropriation?

Mrs. CATANIA. Yes.

Senator RIEGLE. So you are going to have to have this fight again next year, to keep the center going.

Mrs. CATANIA. Annually, right.

Senator RIEGLE. In Maryland, apparently, they have a 3-year lease on life, which I am sure they are very grateful for. Well, you are obviously going to need some Federal help, especially if you want to think in terms of two centers, even if your local sponsor comes up with 5 percent, since you are splitting $100,000 between two centers, and you may decide not to do that initially, but to have one.

So you are obviously going to need some additional help. Hopefully, we can find that at this end. Excuse me. Why don't you go ahead now.

Mrs. CATANIA. It is particularly important, I think, if we are to have assistance for both urban and rural communities, because, as was pointed out earlier this morning, there are different problems. And I think it is difficult for one center to serve women in both kinds of areas.

In a November 19, 1976, article in the Christian Science Monitor, it was estimated that there are currently up to 7 million displaced homemakers in the United States.

Since Illinois represents 5 percent of the total population of the United States, it is likely that about 5 percent of those 7 million women, or up to 350,00, are Illinois citizens.

These Illinois women are suddenly faced with the task of providing for themselves without any specific job training or familiarity with the job market.

It is either sink or swim, and unfortunately, many of these women, without the proper training and help, have been sinking.

In 1975, there were 50,452 divorces in Illinois; 14,637 involved women 35 years of age and over; and 10,199 involved individuals who had been married for over 15 years.

This does not include, first, 415 divorces for which the duration of the marriage was unkown, and, second, the ages of 3,282 women involved in the divorce.

Of course, all of these newly divorced women would not qualify as displaced homemakers. However, even if you consider that 1 out of 10 in the 35 to 54 age bracket might be labeled "displaced," you are talking about over 1,300 divorced women in a 1-year period, and that is only one category in the definition of "displaced homemaker."

Without skills and referral services, many women are facing financial insolvency. The alternative is to add these women to the welfare roles, an alternative that destroys self-respect and is a burden to the State.

This type of woman is not looking for a handout, but rather the kind of help that will help her to help herself. The despair she faces when she finds that she is ineligible for social security and is spurned by both private and government employment services is devastating.

She does not show up on the welfare rolls, though, because she often feels, without any exaggeration on my part, that she would rather die than go on welfare, so she usually ends up taking a job in a dimestore, the drugstore, something that in no way uses the skills that she has developed over the years.

She never wants to become a burden to her children. She simply wants a chance from society to be self-sufficient.

Both the Illinois displaced homemaker bill and its companion $100,000 appropriation bill passed the Illinois House and Senate with a strong showing of support.

We feel this is a victory for the women of our State in their battle to be capable of self-sufficiency.

During the debate on the bill in the Illinois House of Representatives, my sister Republican—and I wish Senator Hatch were here to hear this—Representative Giddy Dyer of DuPage County eloquently pleaded our cause. She said,

> We should think back to what Abraham Lincoln said about government. He felt government should do only those things for people that they cannot do for themselves. We should think of the Chinese proverb, "If you want to feed a person for a day you give them a fish. If you want to feed them for a lifetime, you teach them how to fish."
>
> As I understand the philosophy of my party, it is to try to make people self-sufficient so that they can get an occupation.

She continued,

> We can teach these widows, divorced women, single women, or we can put them on welfare. We can give them a check every month as someone suggested, but how much more American it would be to teach them skills so that they can earn their own living.

Senator RIEGLE. Let me just say at that point that I agree with you, and I think Senator Hatch would want to hear that quote from his sister Republican in Illinois. So I am going to ask the staff to make sure that that part is clipped out and sent to Senator Hatch, and not as a gentle jab in the ribs, but as a very important statement by a Republican woman that I expect to give weight and consideration to.

Mrs. CATANIA. The proposed programs can be implemented through agencies already familiar with handling similar problems and experienced in dealing with crisis situations.

An example of this is the Community Crisis Center in Elgin, Ill., which over the past year handled 1,200 requests for help from the community and provided over 2,200 nights of shelter for persons displaced by domestic crises.

The director of the Elgin Center feels that gearing up to handle the displaced homemaker would be relatively simple, and because the physical structure and other facilities already exist, costs could be kept to a minimum.

The center's services should include peer counseling, discussion groups, and workshops, in such areas as job-hunting, job readiness, self-employment, money management, divorce counseling, coping with widowhood, and volunteerism.

During our campaign for the Illinois Displaced Homemaker bill, I received a letter from a women in Washington, Ill., who stated,

> Several years ago, I had to reenter the work force after years of caring for my family. At the time I went to work in a school office for $2.00 an hour, later raised to $2.40 an hour.
>
> I became frantic wondering what I should do. How great it would have been to have someplace to turn.

We want to provide someplace for these women to turn.

Many recent widows and divorcees could be termed the new poor. Recent studies have exposed the myth of the gay divorcee. The divorcee usually holds a full-time job and rears her children alone.

Forty-four percent of all married women are now in the labor force; among divorcees, the figure is 73 percent. Only about one divorcee in every seven is awarded alimony, and less than one in two is granted financial support for the children. Moreover, less than half of the payments arrive regularly, with compliance dwindling almost to zero as the years pass.

In 1976, an Illinois judiciary study gave an estimate of noncompliance with child support provisions ranging from 15 to as high as 70 percent. Chicago judges tend to agree that there is at least 50 percent likelihood of default in their jurisdiction.

A pilot study of 10 west central Illinois counties, undertaken by Dr. Walter Johnson of Sangamon State University, is still in progress. They have found so far that in divorces granted in 1965 with child support orders, 44 percent were in default within the first year after the decree was rendered.

By the end of 5 years, the figure was 63 percent; and at 10 years, it was 72 percent. For those decrees entered in 1970, the figures were 57 percent after 1 year and 82 percent after 5. This study should be completed within the next few months.

It has become apparent that the former middle class displaced homemaker has a very good chance of living in or near hardship and poverty and the already poor woman will continue to have little chance of changing her status unless displaced homemaker legislation is passed.

Thank you for your attention. I will be happy to answer any questions you might have.

Senator RIEGLE. Well, thank you very much for your testimony; it has been very helpful to us. Let me review with you, if I may, two pleas that I have sounded earlier today.

One is to the effect that we badly need some women in the U.S. Senate, and I certainly hope that we can, with political action across the country, develop the same awareness and leadership here, coming from women, that you have been able to exhibit in Illinois.

I think one of the reasons that the States are ahead of the national response at the moment is in large measure because we lack here in the Senate and in the House, to a lesser extent, the kinds of insights that women bring and that we badly need here.

The second is that I think all of us have to find ways to really dig into this question of the kinds of stereotyping and role information and role structure that is dished up in our schooling process.

These things are obviously changing but I think we are still cranking through outdated notions and curriculums and course of study requirements in our educational system. As a result, I think we are deliberately underequipping too many of our young people, and particularly I think, for years and years, our young women—underequipping them in certain skill areas and information areas that make this midlife problem that often arises far more acute than it otherwise would have to be.

And I just hope that we can be very militant about insisting that the changes that have to be made be made, and that we start treating men and women on equal footing, in terms of the kind of information and training and opportunities that we make available during the educational years which have such a profound effect.

I very much appreciate your testimony today and your coming. I really do not have any more questions at this point, except to again say that I want to congratulate you on the fact that the Governor had the wisdom to sign this bill which you were instrumental in helping to bring through the legislature of Illinois.

Mrs. CATANIA. Thank you. I would like to make one more point, if I may. Obviously, you understand the problems of these women. But I think you are correct in stating that this may not be a universal understanding in the U.S. Senate.

And I think it is probably difficult for people who have been in the job force virtually all of their lives—and I am sure most of the Senators have—to completely understand the problems of these women.

I was thinking, on the plane this morning on the way here, that if I were suddenly widowed and had not been working outside my home, since I was married 14 years ago, I would find myself here at the age of 35, expecting my seventh child, and not even knowing what my legal rights were and desperately in need of moral support as I tried to find out how to get into the job force.

I worked as an information director for a chemical research company—my background is in chemistry—for over 7 years, when I quit and, after 2 years out of the work force, decided to run for public office. Just after those 2 years, I found that I was very unsure of myself, having spent my days with 2-, 3-, and 4-year-old children, and not even sure if I was able to carry on adult conversations.

So just coping with the very simple problem of what kind of clothes do I wear to a job interview, and that sort of thing, probably does not occur to people who have never found themselves in our situation, and I would hope that in describing the despair of these women to your fellow Senators, that you would not overlook these very fundamental problems—which can seem overwhelming to people who are facing them.

Senator RIEGLE. Well, I think you make an excellent point and I think we also have to add at this point that there has been tremendous discrimination against women in the job market, that still continues to the present time. So not only do all the difficulties and problems exist that you have cited, but then coming into the job market on a nonequal footing, which is in too many cases the situation, makes this very difficult problem just that much worse.

So it is essential, I think, that we really commit ourselves to dealing with every aspect of this problem, starting with the whole stereotyping situation in the beginning and eliminating what is left of the discriminatory barriers that exist in the job market. Then at the same time, we must recognize the unique problems that come when suddenly one's life changes, and someone is thrust into a new situation that they are quite unprepared for, because in our society people are unprepared for it, which is really quite outrageous.

Thank you again for your testimony. It was very helpful to us.

Senator Bayh, we are delighted that you are here, as the prime sponsor of the bill that we are conducting our hearing on today, and would be pleased to have you come forward.

STATEMENT OF HON. BIRCH BAYH, A U.S. SENATOR FROM THE STATE OF INDIANA, ACCOMPANIED BY BARBARA DIXON, STAFF MEMBER

Senator BAYH. Thank you, Mr. Chairman.

I have asked Miss Dixon of my staff who has had primary responsibility for preparing this legislation to join me, if you do not mind.

Senator RIEGLE. We are delighted to have both of you.

Senator BAYH. I would like to express my deep appreciation to you and to the committee, the subcommittee generally, for making these hearings possible. My particular appreciation to Subcommittee Chairman Nelson for the special effort that he and you have made to be here and get this whole procedure started.

If I might, Mr. Chairman, I would like to ask unanimous consent to put my entire statement in the record and to just excerpt portions of it, for the sake of brevity.

Senator RIEGLE. Fine. We intend to make it part of the record and appreciate any narrative summary that you want to make.

Senator BAYH. Sometimes, I wonder about these narrative summaries. They sometimes end up being longer than the statement itself.

Senator RIEGLE. Especially so in the Senate, I am afraid.

Senator BAYH. I think that is a disease we all contract early on.

Before starting my statement, Mr. Chairman, I should say it is an unfortunate fact of the legislative process that brings you and me and 98 other colleagues as males together to bring our attention on a very critical problem, about which none of us have had personal experience.

You are sympathetic, Chairman Nelson is sympathetic. I and the 18 cosponsors of this legislation are sympathetic. But it is absolutely impossible for us to say, as sympathetic and as understanding as we are, that we have "walked in the moccasins," as the old Indian used to say, "of another brave," of another human being, who happens to be a woman confronted by this kind of problem.

There is nothing you and I can do, sitting here, to change that, but I think perhaps that is a good launching pad to start our discussion. We can try to understand that even the most sympathetic of us can really not say that we have felt all of the sensations in the sinews and fibers of a woman confronted with this kind of situation.

During the last 15 years, I think there has been a general effort to try to deal with the unfair treatment that women have confronted over a long period of time—with the Equal Pay Act, title VII of the Civil Rights Act, title IX of the education amendments. We have made progress.

We have laid down legislative mandates against discrimination, but there is a woeful amount of unfinished business out there, and it is, at the very best, two steps forward and one step back.

Despite the progress we have made, I think we have to understand perhaps the size of the problem has grown. During that 15-year time span, three out of every five new entrants into the work force have been women.

In fact, a recent study of the Department of Labor that I am sure you are familiar with, points out that of young women today going through high school and college, that 9 out of 10 of them are going to have to work at some time during their lives. Thus, we are directing our attention to a part of the very real problem that is getting larger.

I might just toss out a few statistics to show that some of the stereotypes that the public generally has are really not relevant when you look at the problem in its finest detail.

For example, 35 percent of all female heads of households were widowed in 1975; over the past decade, single-parent families headed by women have grown 10 times as fast as two-parent families; the highest rate of labor force participation by women family heads was in that age group between 45 and 54, where nearly 7 out of 10 women actually were working.

In 1975, there were 10,104,000 widows and 3,978,000 divorced women, which is an increase of 45 percent the number of women who are widows since 1950, and an increase of 223 percent in the number of women who are divorcees in that same period of time.

So I think we are talking about a very real problem, affecting large numbers of people. This is not an insignificant problem. It affects large numbers of people, and I will not repeat what has been said here several times before, about the critical problem facing a woman who is in the home, wants to work, and is then confronted with circumstances that are very largely beyond her control—the death of her spouse, or divorce from her spouse. She is faced with having to reenter the work force without the necessary job training or marketable skills.

Although this legislation, Mr. Chairman, does not attempt to deal with recognizing the contribution of the homemaker, I believe that we are going to have to recognize some way or another that value if we are going to deal with some of the other inequities that exist.

Senator RIEGLE. I might just say, if I can, at that point, that this really strikes a responsive chord with me, your earlier comment about not confusing homemaking with idleness in the home.

I manage to run my own household, and I spent 4 hours last night getting my house into shape, because I have some guests coming in from out of town, and I am feeling the aches and pains today. But anybody who has the idea that work at home is anything other than about as active and demanding as anything I have ever encountered ought to try it sometime.

Senator BAYH. Well, that, of course, is a very complicated problem—how you make it "actuarially sound." But the fact is, there are a number of very difficult problems confronting mothers, women, at a later stage in life, primarily because society preaches and praises the benefits of motherhood and the household, but does everything but put a monetary value of their contribution in the sense that will protect women when the family is no longer together.

Mr. Chairman, just let me touch on a very few myths that pretty well puts us in the context that I would like to terminate my statement on, because I think for us to be successful, really, we are going to have to attack some of these myths that exist about the security of women in their middle and later years.

Myth No. 1 is that all widows are financially protected at the death of their husbands by social security. The fact of the matter is, Mr. Chairman, as you know very well, to be eligible for social security, a widow must be 60 years of age.

Myth No. 2: Divorced women receive alimony. Well, the fact is that according to a recent poll conducted by the International Women's

Year Commission, 86 percent of the divorced women are not awarded alimony, and of the 14 percent who are, only half collect alimony regularly. So the myth that alimony solves the problems we are directing our attention to is a false myth.

Myth 3: Divorced mothers collect child support payments. The fact is that according to the same poll, only 44 percent of divorced mothers were ever awarded child support, and that less than half actually ended up collecting this child support regularly.

Myth 4: It is not difficult for any woman who wants to work to find a job. Well, the fact is, for displaced homemakers who have not been in the labor force for several years, they face not only sex and probably age discrimination, but they have no recent work experience. Many of them have no skills at all that are marketable in the age in which they try to reenter the work force.

Myth 5: The new individual retirement accounts will provide financial security for the nonworking spouse. Here again, Mr. Chairman, the fact is that a divorced homemaker who has such an account must be 59½ years of age to be eligible to receive the retirement payments.

So, Mr. Chairman, let me just conclude by saying that what this legislation is designed to do is to build on one of the indispensable elements of our society, and that is self-reliance and independence. It gives women an opportunity to refresh old skills or to acquire new skills and make it possible for them not to have to live the remainder of their lives as wards of the state. After having made a contribution of the most noble kind of working in the home with a family, when confronted with the necessity to do otherwise, women will be able to pick up the necessary skills to go into the job markets, hold their heads high, to be filled with the pride which comes with being able to carry your own weight and be self-sufficient.

I would hope that we could move rapidly, and I again appreciate the contribution that you are making, and hope that you will let me know what I can do to be helpful.

Senator RIEGLE. Well, thank you very much for your testimony today. Your leadership in this area has been a great help to us, and I want to acknowledge and applaud that leadership and that initiative.

I am pleased to be a sponsor with you on your bill. And, as we go forward with these hearings and other testimony that we want to gather, we may make some changes. We may have to craft this in some way to broaden its support and to give us a better chance of enacting something at the Federal level.

But I just want to say to you that my being here today is a measure of the depth of my own feeling and commitment on this issue, and that I want to see something done about it. I mean, I want to see us conclude a legislative initiative where we get something on the books and get resources from the Federal level for a 50-State response.

I know that Senator Nelson shares my hope that we will be able to develop a package that we think can make it over the legislative hurdles; that is our intent, and I look forward to working with you on it.

Senator BAYH. Thank you very much, Mr. Chairman. Again, we are very grateful to you.

[The prepared statement of Senator Bayh follows:]

PREPARED STATEMENT OF SENATOR BIRCH BAYH

Mr. Chairman, I want to express my appreciation to you and to the other members of the Subcommittee for allowing me to testify this morning on behalf of S. 418, legislation I was pleased to sponsor on behalf of myself and 18 other Senators. I want to express my particular gratitude to Chairman Nelson for conducting these hearings today and tomorrow on the special employment needs of homemakers who are without traditional financial support.

During the last fifteen years, we have made great strides toward eliminating discrimination against women in employment. We have enacted the Equal Pay Act of 1963, Title VII of the Civil Rights Act of 1964, and Title IX of the Education Amendments of 1972. These legislative barriers against discrimination along with an increased societal awareness of the importance of the labor force participation of women have contributed to a significant increase in the number of women in the civilian work force over the last decade. In fact, during this period women accounted for nearly three-fifths of the total increase in the civil labor force. The Department of Labor now predicts that nine out of every ten young women will work at some time in their life.

With these employment advances for women, what have we done to assure the financial security of those 15 million married women who have chosen to be full-time homemakers? The answer is not nearly enough. To begin with, we have never adequately recognized the value of the homemaker's contribution to our nation's economy. We have neglected the homemaker's contribution despite the fact that as early as 1918, the National Bureau of Economic Research estimated the value of the homemaker's work as one-fourth of the gross national product.

For the homemaker, who has spent a substantial number of years providing unpaid services to family members, we have provided little, if any, assistance to become a productive member of the labor force when faced with sudden financial insecurity due to the death of her spouse, divorce, or family income. These women, who are not in the labor force and who are between the ages of 35 and 64, are designated "displaced homemakers". It is difficult to estimate the number of women who would qualify as "displaced homemakers" since government statistics are not collected on homemakers as such. However, we can see the scope of the problem faced by displaced homemakers by looking at some selected statistics; for example:

*35% of all female heads of households were widowed in 1975;

*Over the past decade, single parent families headed by women have grown ten times as fast as two parent families;

*The highest rate of labor force participation by women family heads was among those 45 to 54 years of age where nearly 7 out of every 10 worked;

*In 1975, there were 10,104,000 widows and 3,978,000 divorced women; a 45% increase in widows since 1950 and a 223% increase in divorcees since 1950.

What happened to these "displaced homemakers" once they lost their traditional source of income? Many of these women try to reenter the workforce without marketable job skills or training. Unable to secure employment on their own, some of these women turn to the Federal Government for assistance. Sadly, the eligibility criteria for most Federal programs do not cover displaced homemakers.

For example, take Mrs. Hill, a 53 year old widow who has just lost her husband. After paying all the funeral expenses and the hospital bills for his illness, she started looking at her financial situation. Mrs. Hill called the social security office to find out approximately how much she would receive in widow's benefits. Since Mrs. Hill was not disabled, the social security office said that she would not be eligible for anything until she reached the age of 60. Mrs. Hill also inquired about the new Supplemental Security Income program but those benefits are only available to individuals who are blind, disabled or over 65. So before the age of 60 Social Security offers no coverage for an able-bodied widow.

Mrs. Hill was out of work and had lost her job as a homemaker. She was ineligible for unemployment insurance benefits because homemakers are not paid. Her other options were paid employment or welfare. Having been out of the labor force for over 30 years, Mrs. Hill experienced the following barriers: no recent work experience, age and sex discrimination which is still a reality in employment practices. She also went to the welfare office to see if she would be eligible for any assistance and found that she would be eligible for around $115 a month and food stamps, if she met the requirements. To meet those requirements she would have had to sell her home and move into a house or apartment or public housing with a maximum housing payment of $96. Mrs. Hill really did not want to move from her home and she did not want to have to take welfare assistance. She wanted to be a productive member of society.

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Or what happens to a woman like Mrs. Adams, who has not worked since her marriage to Mr. Adams 19 years ago, when her marriage ends in divorce? She begins to look at existing programs to see if there is any assistance available. Going first to social security she finds that her marriage had to have lasted 20 years in order for her to be eligible for benefits on her former husband's earnings record. Had Mr. Adams been a government employee, she would have not have had a "right" to pension benefits no matter how long their marriage had lasted. Assuming Mr. Adams would have had the opportunity to take out an Individual Retirement Account for Mrs. Adams, she would have had to have been 59½ years old in order to receive her retirement account payments. Mrs. Adams was awarded alimony by the court however, she was unable to collect it regularly.

Mrs. Adams is not unique, according to a recent poll of 1,522 women conducted by the National Commission on the Observance of International Women's Year, about 86 percent of divorced women are not awarded alimony. Of the 14 percent who are, less than one-half of them collect it regularly. One might suggest that the Congress should enact legislation to increase the enforcement of court awarded alimony and child support payments. However from the results of this poll that 86 percent of divorced women are now awarded alimony, such a proposal would not assist the large majority of divorced women.

In the case of divorced mothers, the Commission poll reported that 44 percent were awarded child support by the courts. Again, less than half of all divorced mothers were regularly collecting these child support payments and these payments would end when the minor children reach the age of 18.

Unfortunately, cases such as Mrs. Hill and Mrs. Adams are not unique. At the present there is no adequate help for these women on the part of the federal government. It is for this reason that I introduced S. 418, legislation which would provide multipurpose centers which would provide job counseling and placement services, job training, counseling in legal problems and financial management, and outreach information services to acquaint these women with existing assistance programs.

In the absence of this much needed federal legislation, several states have enacted state bills providing for pilot multipurpose centers for displaced homemakers. These states include: California, Colorado, Florida, Illinois, Louisiana, Maryland, Massachusetts, Minnesota, Montana, Nebraska, New York, Oregon and Texas.

To re-emphasize the need to move on a national level to address the problems of the displaced homemaker, I want to briefly summarize some harmful myths about the needs of our nation's homemakers.

1) MYTH: All widows are financially protected at the death of their husbands by Social Security.

FACT: To be eligible for Social Security, a widow must be 60 years of age.

2) MYTH: Divorced women receive alimony.

FACT: According to a recent poll of 1,522 women conducted by the IWY Commission, 86 percent of divorced women are not awarded alimony, and of the 14 percent who are, only half collect regularly.

3) MYTH: Divorced mothers collect child support payments.

FACT: According to the IWY Commission poll only 44 percent of divorced mothers are awarded child support, with less than half collecting regularly.

4) MYTH: It is not difficult for any woman who wants to work to find a job.

FACT: For displaced homemakers who have not been in the labor force for several years, they face not only sex and probably age discrimination, but they have no recent work experience.

5) MYTH: The new Individual Retirement Accounts will provide financial security for the non-working spouse.

FACT: A divorced homemaker who has an IRA account must be 59½ years of age to be eligible to receive her retirement payments.

Statistical evidence indicated clearly that women are entering the labor force in increasing numbers for basic economic reasons. Older women, whether to support their children or themselves, are often ill-prepared to enter the job market. If they do breach the barriers of age and sex discrimination they are still likely to be employed at menial, low level occupations which provide only marginal income. This cycle can be broken only by supplementing their inadequacies of earlier education and training with counseling and

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training programs designed to provide better paying job opportunities. It is this need which would be addressed by the Displaced Homemakers Act of 1977.

I thank the Chairman.

Senator RIEGLE. Well, we appreciate your testimony.

Our last witness today is Senator Jo Ann Maxey, from the State of Nebraska. I would like to ask her to come forward at this time, if she would.

Senator Maxey, we welcome you. We appreciate your coming today from a long distance to appear before us and to testify. Before you start, I want to have you identify the person that you have with you for the record, and also to say that I am going to make your statement in its entirety a part of the record. You may just want to go through that, or if you want to summarize in a narrative fasbion or augment it in some way, please feel free to do so.

STATEMENT OF SENATOR JO ANN MAXEY, NEBRASKA STATE LEGISLATURE, ACCOMPANIED BY DEBBIE SMITH, ADMINISTRATIVE ASSISTANT

Ms. MAXEY. Thank you very much, Senator Riegle.

My administrative assistant, Ms. Debbie Smith, is with me at the table.

I bring you greetings from Nebraska's 85th Legislature, and I am Jo Ann Maxey, representing the 46th District of Lincoln, Nebr.

I am both honored and sincerely appreciative of this opportunity to address you on the subject I have been deeply concerned and involved with since my appointment into the legislature in December 1976, by the Governor of the State of Nebraska, Gov. J. James Exon, that subject being the displaced homemaker.

The opportunity to sponsor and introduce the bill for the Displaced Homemakers Act of the State of Nebraska, which is L.B. 389, was afforded to me, and the task to give research and assess the necessity of such a bill was undertaken by my office and myself, with great concern and increasing awareness of the problems faced by some 20,000 individuals in the State of Nebraska alone.

A flood of letters entered my office, from both men and women, the moment the public was aware I was considering such a piece of legislation, many requesting more information, where to obtain assistance, who to address for counseling, locations of centers, and many other questions I was unable to answer at that particular time.

Calls were made to me from individuals reliving the sequence of events which took place following their displacement and the various avenues of discouragement and disillusion, which made these individuals entitled to be displaced homemakers.

In Nebraska, we have a unique situation. We have a rural woman who is in desperate need of this type of service and center. We are proposing two centers, and one will be in a rural part of Nebraska.

Rural areas cry loudly for the necessity of Federal funding. Rural communities have been in dire need of this legislation. Federal funding provided by the passage of S. 418 and H.R. 28 would alleviate some of the pressure from the State funding.

I have found through initial research that our State would not be alone in the recognition of the necessity of the displaced homemaker and multipurpose centers. There are 12 others who have introduced similar legislation, and two bills were introduced nationally.

As a freshman Senator appointee in Nebraska, the avenues and procedures were still fresh and foreign to me. However, I set out to see the passage of L.B. 389; the Displaced Homemaker Act for the State of Nebraska was passed, and its provisions enacted.

Many questions were formulated from its introduction by my colleagues, questions which I set out to answer as best I could, in order to build the fullest awareness of the resulting actions brought about through the implementation of this legislation.

A feasibility study was designated to assess the needs of Nebraska communities, for two displaced homemaker centers provided for in the Displaced Homemaker Act in the State of Nebraska.

The statistics were overwhelming with both men and women qualifying and addressing their need for a center and services provided within the framework.

Many letters were received in my office from individuals attesting to the fact that there was a definite need for the service provided by these centers for displaced homemakers, and possibly, more services which had not been incorporated into the initial boundaries of the centers to be opened.

A steering committee was formed to review the provisions of L.B. 389 and implement the speedy incorporation of the two centers in Nebraska communities.

It was later decided to contract out to an already established agency, gearing toward the same direction the displaced homemakers center was, and would expedite the opening of the first center in Omaha, Neb., on October 1, 1977.

When I introduced L.B. 389 into the Nebraska Legislature, I opened my doors to my colleagues to encourage any questions concerning the Displaced Homemakers Act. I researched the bill and consulted individuals who were in the very situation which L.B. 389 was designated to assist. I inquired as to all avenues these individuals sought in order to adjust their lives to the change in their status and income, all agencies sought for assistance, all areas of employment which had been attempted and the responses received.

I contacted the agencies which indicated some semblance of being able to offer assistance and services to the needs of a displaced homemaker. Many of these agencies were designed to aid in a fraction of the needs assessed by the displaced homemakers, but were unable to give supporting aid or direction for what many displaced homemakers needed, which was a job.

As I researched the available avenues afforded to the displaced homemaker, I was ever aware that a center designed to address these needs was the only solution that we could come up with.

A point brought out in the opposing side of L.B. 389 was the utilization of already existing agencies and services provided within them.

Let me state at this point, Nebraska has approximately 20,000 displaced homemakers within the State. These individuals are approximately 35 to 64 years of age, with a minimal amount having children still in the home. Many have not worked outside the home in positions which afforded accountable job skills.

The unemployment offices cannot assist these individuals, not having been employed outside of the home. The welfare office cannot assist these individuals, not having children under the age of 18 within the

home. Social security benefits are not afforded to most individuals because of being too young to qualify for the benefits of social security.

CETA has been unable to address the needs of the displaced homemakers because of the qualification boundaries in one form or another. And employers would not consider many of the individuals for various reasons, some of which are age, unemployable job skills, lack of knowledge of job application, and trainable potential.

Pension plans and retirement benefits of a spouse are nonexistent for the displaced homemaker in almost all cases. A center designed to help these people was one of the solutions and this is why the Displaced Homemakers Act came into being.

Counseling, guidance and instructing are the essential provisions which many agencies lack that can be provided in the centers.

Many displaced homemakers are turning to our mental health agencies for counseling from the trauma and adjustment emotionally and mentally during the displacement period.

We show an increase of 11 times the amount of individuals seeking counseling in our mental health agencies in 1975 as compared to 1973.

Many individuals have informed me that the counseling received aided them emotionally, but the problems of just everyday adjustment and financing was still present. Usually, bouncing from agency to agency was the dilemma of the displaced homemaker and even more of a dilemma was knowing just which agency could provide what assistance.

Many individuals expressed to me that agencies gave priorities to heads of households with children and also individuals who were younger in age because these were the persons who had more potential and marketable skills.

The Committee on New Directions in State and Local Public Policy estimated the number of displaced homemakers to be between 2 and 3 million; including men, proportionally, the number of displaced homemakers in Nebraska is comparatively higher.

The total target of CETA-eligible population, men and women, comprise 19,857 displaced homemakers in Nebraska. A breakdown of these figures projected in January, 1978, shows a total of 112,811 women in Nebraska, between the ages of 35 and 64 years, who are not in the labor force and who could potentially become displaced homemakers.

There are 13,814 men between the ages of 35 and 64 who are not in the labor force and who could potentially qualify as displaced homemakers.

Out of this total group, there are now 3,573 widows, and 730 widowers; 3,274 divorced women who are unemployed, or with incomes below the poverty level; and 1,018 divorced men who are unemployed or with incomes below the poverty level. There are 2,300 out of 34,564 female heads of households who are not in the labor force, who also have no children under the age of 18.

There will be 730 wives and mothers who no longer qualify for social security benefits, and there will be 2,000 welfare cases closed because women did not have children under 18.

Education was a thorn for many displaced homemakers, both those with an education and those without an education. I found that many displaced homemakers who had degrees of various levels were unable

to get positions because of lack of experience in the field they were in or because of the length of time which had elapsed between the actual acquisition of their degree and their actual attempts at utilizing their degree.

Many found that they were competing with young college graduates with no experience in the field, being fresh out of college, but unlike the displaced homemaker with a degree, these young graduates got the position because of age and the immediacy in which they utilized their degree.

One such individual found herself competing with her daughter. Her husband worked in my office, and she was looking for a job. Her daughter got the job. Her mother passed all the tests, the civil service tests, but her daughter had just recently secured her degree, and this is what they want, a younger person.

In closing, Nebraska is a very unique State. We have a mixture of people, we work very hard, and we believe in the American way.

We are not asking for a handout. We certainly feel that the Federal funds will certainly help us help the people who help build America.

Thank you.

Senator RIEGLE. Thank you very much, Senator, for your leadership in Nebraska in bringing this problem forward in terms of a public understanding of it and response to it.

In your own experience with your fellow members of the senate there and others in the State legislature, have you encountered problems in terms of trying to get some of your colleagues to really understand the scope and scale of this problem?

Has that been a real difficulty that you have found?

Ms. MAXEY. Yes, it is a problem, because the State of Nebraska, until this year, only had one woman senator. We have three now. And it helps to have women on the floor to debate these issues.

Men, unfortunately—some of the senators were not aware that the problem existed. They were very naive—especially out in rural Nebraska, they felt that everyone was taking care of themselves, after their husbands passed away or they were divorced.

It happened that one of the senator's mother had been—her husband had died, and she had four sons to raise, she was 50 years of age, and she cooked in a kitchen to put her sons through college. Of course, this was a very convincing plea on the floor.

Then, the head of our labor department in the State of Nebraska, his mother lost her husband also, but she did not go into the CETA program because she would be stigmatized; she felt that it was a welfare problem.

So, in talking to some of the senators, we had to convince them that other agencies were not really taking over the responsibility, even though they were equipped. So that is why we are trying to utilize all the community agencies that we have at our disposal, because they are not used to their fullest ability. We have testers and counselors that are available. We should not have to pay for those; we should be able to go to the other agencies and use their sources.

Senator RIEGLE. What types of services do you think it is important to have available at these centers?

Ms. MAXEY. All right. First of all, you realize that we are going to start with an emotional problem of trauma, whether it be death or divorce. And so you certainly need the counseling.

You need group sessions, you need work sessions, you need job skills—you have to show them how to fill out an application and use all their volunteerism that we all have done in the past, and to show it as a work experience, that they are capable of leadership.

We have to give them assertiveness training. We have to give them legal guidance, so they will be able to handle their business affairs, and not go under, in debt, more in debt than what they already are.

I think the mental problem is certainly very much of a problem; and we have to address ourselves to health, so they will not be dependent on drugs or alcohol, or anything of this nature.

So I foresee all of these things, and of course, giving them new job skills if they need them, or, if they have job skills already, they just need to rechannel and put their energies in a different way, and therefore be ready for the work force.

Senator RIEGLE. Well, I think your statement is an important part of our record here, as we build it, because some may say that there are other agencies of government where people in this category should turn that need this kind of assistance.

But of course, the very things you pointed out are not available anyplace that I know. And I think that strongly reinforces the argument that we need a center that is designed strictly for this purpose.

The centers would have connections to other agencies and private organizations and would provide a package of services that covers an entire range of needs, so that a woman or a man coming for these services and this help can be assisted in the area where they really need the help.

So it is important, I think, that we really get that concept clarified. This is an important part of the argument why there is not some other place, whether it is the employment office or some other place, where a person could turn and really try to get the things they need.

How do you feel about the notion that these centers ought to be run by nonprofit community groups, with displaced homemakers being part of the management and the operating corps of the center itself?

Ms. MAXEY. All right. In my bill, it calls for an advisory committee. We discussed this in detail, saying that it is really hard for a woman of 50 years old to talk to a woman of 20 who has not been married, or who is married, and who does not understand her pain, her anxiety.

So we felt that it was essential to have a displaced homemaker to be a director, or someone who had the insight into her problems, her hurt, her disillusionment, things of this nature, so that they can relate.

For someone to tell me how to raise my four children, and never having had any children of their own, I would certainly be very resentful of this. So I feel that it is very important to use the displaced homemakers here. Why create the job and put women in who do not have the problems? Why not use what we already have?

Senator RIEGLE. If we are able to get a Federal initiative going here that would provide some Federal money directly for this kind of activity, is it your feeling that the State of Nebraska now is prepared to respond in a kind of partnership arrangement? I mean, has the level of consciousness gotten high enough and the concern level high enough in the State that there would be, in your judgment, an active response by the State to a Federal initiative to carry out a program of this sort?

Ms. MAXEY. That was one of my promises on the floor, when I was introducing and supporting the bill, that I would try to help secure

Federal funds, and I believe the legislators and senators would be very much behind this bill, knowing that Federal funds were going to come, and that the funds were going to be used in the program, and not at the administrative top. They want to make sure the displaced homemakers receive the money.

Senator RIEGLE. Well, I want to be sure that my colleagues not only from Nebraska here in the Senate, but from other States also, be aware of the fact that there is this kind of growing interest at the level of State legislatures and State administrative bodies, to begin to take initiatives on their own, but presumably then to be ready to be half of a partnership with the Federal Government. And it is your feeling that Nebraska is so ready?

Ms. MAXEY. Yes.

Senator RIEGLE. Well, thank you very much for your testimony today. It was very helpful to us. We appreciate your coming to testify, and we certainly are going to take account of what you have said here, and we will see that it is made available to the other members of the committee.

Ms. MAXEY. I would like to know if I could make another brief observation.

Senator RIEGLE. Sure.

Ms. MAXEY. When you were talking about how do you solve the problem of the displaced homemaker, I see the displaced homemaker as not being a continuing thing. We are addressing a certain age bracket.

But even though we have programs for the veterans, no one seems to get upset about that. We were reeducating veterans of war to come back out and be serviceable to the community. And in essence, this is what we are doing for the women who help make the Senators and the Presidents of the United States. Now, we want to come back into the work force, we have done our job, and no one is at home, and we are still in good health, and we want to add to the economy. So this is one of the things. And we are not going to have this problem 10 or 15 years from now, because the young women now are preparing themselves to be able to work, and the families are going to be smaller.

Senator RIEGLE. Well, I think that is an important analogy, and I am pleased to have you put that in as part of your statement.

Ms. MAXEY. Thank you very much.

[The prepared statement of Ms. Maxey follows:]

To the Chairman and Subcommittee Members.

On January 21, 1977, I, Senator Jo Ann Bacey of the 46th District in Lincoln, Nebraska, introduced LB 389, the Displaced Homemakers Act for the State of Nebraska, into the 85th Legislature, First Session, 1977. This bill was designed to assist:

> "an increasing number of persons in the state who, in their middle years and having fulfilled the role of homemaker, find themselves displaced because of dissolution of marriage, death of spouse, or other loss of family income."

By definition, a displaced homemaker is a person who:

> "(a) worked in the home for a substantial number of years providing unpaid household services for family members,
>
> (b) is not gainfully employed,
>
> (c) has difficulty in securing employment, and
>
> (d) was dependent on the income of another family member but is no longer supported by such income, or was dependent on federal assistance but is no longer eligible for such assistance; "

The provisions of LB 389 were designed to assist an individual who was faced with a decline in income, a high unemployment rate because of age discrimination or lack of work experience outside of the home and incapable of collecting funding or assistance from social security, unemployment compensation, medicaid and other benefits of insurance or pension plans of the spouse. These individuals are growing in numbers in the State of Nebraska, flooding our agencies and facilities, some qualifying, many not, for the assistance that the various agencies designed to give assistance to those in need of their services. Because of the many who do not, for one reason or another, qualify for the assistance provided by already established agencies, the construction and enactment of LB 389, the Displaced Homemakers Act for the State of Nebraska, was implemented.

A feasibility study was designated to assess the needs of Nebraska Communities for the two centers provided for in the Displaced Homemakers Act for the State of Nebraska. The statistics were overwhelming with both men and women qualifying and addressing their needs for such a center and the services provided within its framework. Many letters were received in my office from individuals attesting to the fact that there was indeed a need for the services provided by these centers for displaced homemakers, and possibly more services which have not been incorporated into the initial boundaries of the centers to be opened. A Steering Committee was formulated to review the provisions of LB 389 and implement the speedy incorporation of the two centers into Nebraska's communities. It was later decided that to contract out to an already established agency, geared toward the same directions the displaced homemakers center was, would expedite the opening of the first center in Omaha, Nebraska, on October 1, 1977.

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When I introduced LB 389 into the Nebraska Legislature, I opened my doors to my colleagues to encourage any questions concerning the Displaced Homemakers Act, LB 389. I researched the bill and consulted individuals who were in the very situation which LB 389 was designated to assist. I inquired as to all avenues these individuals sought in order to adjust their lives to the change in their status and income, all agencies sought for assistance, all areas of employment which were attempted and the responses received. I contacted the agencies which indicated some semblance of being able to offer assistance and services to the needs of a displaced homemaker, many of these agencies were designed to aid in a fraction of the needs assessed by the displaced homemakers, but were unable to give supporting aid or direction for what many displaced homemakers needed -- a job. As I researched the available avenues afforded to the displaced homemaker, I was ever aware that a center designed to address these needs was the only solution.

LB 389 was passed by the Legislature on March 15, 1977, and vetoed by Governor J. James Exon on March 22, 1977. Because I felt so strongly about the necessity of LB 389 and the citizenry of the State of Nebraska who could benefit from the provisions of the bill, I set out to address the issues which led to Governor Exon's veto. Once the issues were addressed and established I convinced my colleagues that all the citizens would benefit from the provisions of LB 389 and the enactment of LB 389 was imperative. Funding and budget were the key issues to which the feasibility of LB 389 was involved, having a national bill and federal funding would assist in the funding of each center in various states.

Another point drawn out in the opposing side of LB 389, was the utilization of already existing agencies and the services provided within them. Let me state at this point that Nebraska has approximately 20,000 displaced homemakers within the state. These individuals are approximately 35 to 64 years in age with a minimal amount having children still within the home, and many have not worked outside of the home in positions which afford accountable job skills. The unemployment offices could not assist these individuals, not having been employed outside of the home; the welfare office cannot assist these individuals, not having children under the age of 18 within the home; social security benefits are not afforded to most individuals because of being too 'young' to qualify for the benefits of social security, CETA has been unable to address the needs of the displaced homemakers because of qualification boundaries in one form or another; and an employer would not consider many of these individuals for various reasons, some of which are age, employable job skills, lack of knowledge of job application, and trainable potential. Pension plans and retirement benefits of a spouse are nonexistent for the displaced homemaker in almost all cases. A center, designed to promulgate the services which it can provide to these individuals is the solution to the dilemma of the displaced homemaker.

Counselling, guidance and instructing are the essential provisions which many agencies lack that can be provided in the centers. Many displaced homemakers are turning to our mental health agencies for counselling from the trauma and adjustment emotionally and mentally during the displacement period. We show an increase of eleven (11) times the amount of individuals seeking counselling in our mental health agencies in 1975 as compared to 1973. Many individuals have indicated that the counselling received aided them emotionally but the problems of just everyday adjustment and financing was still present. Usually bouncing from agency to agency [illegible] the dilemma of the displaced homemaker and even more of

a dilemma was knowing just which agency could provide what assitance. Many individuals expressed to me that agencies gave priorities to heads of households with children and also individuals who were younger in age because these were the persons who had more potential and marketable skills producing age.

Education was a thorn for many displaced homemakers, both those with an education and those without an education. I found that many displaced homemakers who had degrees of various levels were unable to get positions because of lack of experience in the field they were in or because of the length of time which had lapsed between the actual aquisition of their degree and their actual attempts at utilizing their degree. Many found they were competing with young college graduates with no experience in the field, being fresh out of college, but unlike the displaced homemaker with a degree, these young graduates got the position because of age and the immediacy in which they utilized their degree. One such individual found herself competing with her daughter for the same position, both equally qualified and highly determined, however, the daughter actually landed the position. Reason? Age, and a current degree recipient.

Many of Nebraska's displaced homemakers who fall within the ages of 35 to 64, are high school graduates with no job experience outside of the home. Some are not high school graduates and indicate to employers, little valuable employee potential. With education and financing as a deterrent, many displaced homemakers never make it to the first level of job hunting. Once to the point of application, many do not possess the qualities of job application and interviewing. The centers are designed to assist these individuals in the proper process of job application and interviewing.

Charts showing levels and statistics in Nebraska are attached for your information in pointing the individuals and target areas for the implementation

of LB 389. These charts and graphs are illustrative of the necessity of such a bill and stresses the importance of having such a center for the addressment of the needs of the displaced homemaker.

I urge the enactment of the Senate's bill for Displaced Homemakers and am available for all questions you may have of me. My office number in Lincoln is (402) 471-2720, and my address is as follows:

Senator Jo Ann Maxey
State Capitol Building
Lincoln, Nebraska 68509

Let me encourage you to utilize my office and information I have gathered in any way that you wish for the insight into the development of LB 389, the Displaced Homemakers Act for the State of Nebraska.

Let me take this opportunity to thank you for the opportunity to voice my concerns and interests in the enactment of the Displaced Homemakers Act on a National level -- I strongly support this concept and urge its enactment.

Respectfully submitted,

Senator Jo Ann Maxey
District 46
Nebraska Legislature

Senator RIEGLE. Thank you for appearing.

This will conclude our session for today. The subcommittee will resume the hearings tomorrow morning, in this room, at 9 a.m.

The committee stands in recess until then.

[Whereupon, at 11:15 a.m., the proceedings were recessed to reconvene Tuesday, September 13, 1977, at 9 a.m.]

DISPLACED HOMEMAKERS ACT, 1977

TUESDAY, SEPTEMBER 13, 1977

U. S. SENATE,
SUBCOMMITTEE ON EMPLOYMENT, POVERTY,
AND MIGRATORY LABOR,
OF THE COMMITTEE ON HUMAN RESOURCES,
Washington, D.C.

The subcommittee met, pursuant to recess, at 9:10 a.m., in room 1318, Dirksen Senate Office Building, Senator Donald W. Riegle, Jr., presiding pro tempore.

Present: Senator Riegle.

Senator RIEGLE. The subcommittee will come to order.

Today we will continue and complete our hearings on the Displaced Homemakers Act, S. 418, before this Subcommittee on Employment, Poverty, and Migratory Labor.

I think the hearing record that we developed yesterday was very important in terms of getting the kind of foundation of observation and experience and insight in place to enable us to develop some kind of legislative package that hopefully we can pass into law.

S. 418 is our first vehicle. It is a bill which several Senators, including myself, have sponsored, but I think that, based on what we heard yesterday and very likely what we will hear today, that we will be able to find perhaps some useful modifications that we can make to that bill that would enable us to develop a package that could win broad support.

The committee has received a letter from the Department of Labor from Secretary Marshall on this general subject which sets forth some of his views, both on the general concept, which is supportive, and also some reservations that they have at this time about parts of the bill that has been proposed.

We will make that letter by Secretary Marshall a part of the record at the appropriate point.

Our first witness today is Laurie Shields, national co-coordinator, Alliance for Displaced Homemakers, and national co-coordinator for the Task Force on Older Women, National Organization for Women.

If you want to come forward, we are delighted to have you here today as well as yesterday. Go ahead and make your presentation.

STATEMENT OF LAURIE SHIELDS NATIONAL CO-COORDINATOR, ALLIANCE FOR DISPLACED HOMEMAKERS, AND THE TASK FORCE ON OLDER WOMEN, NATIONAL ORGANIZATION FOR WOMEN

Ms. SHIELDS. Thank you very much, Senator. It is very good of you to give us the extra time today.

I do have a prepared statement which I would like to have entered in the record officially. Given the constraints of time, instead of summarizing that testimony, I will address myself to some of the comments and remarks and questions that were raised in my own mind on yesterday's testimony, and then simply concentrate for my part on two questions that I think probably were not handled yesterday, the most important being, do existing State and Federal programs serve to meet the needs of the group that we are dealing with.

Senator RIEGLE. Let me say we will make your full statement a part of the record. We appreciate having that. I think that is a fine way to proceed, and I would especially welcome your comments and observations about some of the points developed yesterday.

Ms. SHIELDS. Thank you very much.

To put this into perspective, one thing I would like to do is very briefly give some history, background, to this whole situation. Part of the problem we have discovered is that displaced homemakers is now becoming a generic term, and it is also being, in a sense, abused.

We believe that this is an aging issue, not simply a woman's issue per se. In other words, we are talking about not only women, but men in their middle years. So it is not necessarily just the status of widows or divorce. They are indeed the women who fall through the cracks right now, because traditionally the role of homemaker is that of a woman. If you will forgive me, I will use women rather than men and women.

Senator RIEGLE. Fine.

Ms. SHIELDS. This is really a grassroots kind of bill. We ought to think of it not in terms of components within a package, but as a package itself. In other words, I believe that the problem today might be not so much with the concept of the Displaced Homemakers Act as perhaps who should supervise the implementation. Should it be HEW? Should it be Department of Labor?

I believe these are things Congress will consider and, we hope, will resolve this year.

The bill really grew out of the experiences of a handful of women in Oakland, Calif. They were middle-aged. They were older than middle-aged.

Tish Sommers' name was mentioned briefly yesterday, and I was very pleased that it was. Indeed, the two of us ought to be sitting here talking because Tish not only coined the term which she chose deliberately—displaced homemakers—using Webster's dictionary, it means forcibly exiled, to define women she felt were forcibly exiled from their family role as dependent member who had supplied services to their families for a considerable number of years. Forcibly exiled also in the sense that those skills that they developed as homemakers were deemed to have no marketable value when they had to seek self-employment as a result of having lost that income.

When the California women got together and figured out the program, what they figured out they needed, Senator, were the precise components of what we call services. Most categorical programs develop out of the need of a group who are not being served by existing programs. So those services that they felt they were not able to get were the ones that they asked for in this bill.

Their experience also indicated that they had to deal with society's feeling that a man at 45 is in his prime and a woman at 40 is over the

hill, which is, in turn, reflected in the attitude of employers. You have this substantiated by testimony at last year's CETA oversight hearings. Mr. Kolberg at that time was Assistant Secretary of the Department of Labor and testified that it was the older worker in a job shortage who was neglected. If I remember correctly, it was minority counsel who pointed out that youth accounted for half of the crime in this country, and I am not suggesting that little old ladies in tennis shoes ought to start a career of crime, but I think it is one of the reasons, as Mr. Kolberg himself testified, that there was a high incidence of assistance to youth not in direct proportion with their total numbers of applications for help. Please do not misunderstand, Mr. Chairman. I am not suggesting that we should not handle the problems of the youth.

But what I am saying is that clear across the board, middle-aged men or women in such times as ours are discriminated against because programs deal generally in types of unemployment for those who are job ready, or young. And the displaced homemaker is not a job ready person, nor young.

One of your concerns yesterday was that men did not understand our problems because they did not experience them, and you regretted, I recall the words, there were no women in the Senate to explain this to all your colleagues. Obviously there are 18 enlightened Members of the Senate since Senator Bayh's bill has 18 cosponsors.

But our experience across the country has been that once these are explained, the male legislator understands the points and the purpose of the bill and becomes the most converted advocate.

I would offer as an example an addition to Senator Maxey's testimony yesterday. Though her written testimony noted it, she very modestly made no reference to one of the most exciting things that happened with the Nebraska State bill. That was the very short period of time it took that bill to be passed, from January 14 to March 16, but in addition to which, 3 days after passage, Governor Exon vetoed that bill. She worked very hard to reverse that decision but the interesting thing to me is that it was the support of her male colleagues that carried the day. One very conservative Senator said it made sound business sense. That was a preventive way to keep the rolls of assistance and welfare from growing.

Another pointed out a growing problem in all of the country, not just in Nebraska. He said he felt that the legislature had a responsibility to do this for these women because the legislature had voted for no-fault divorce without considering the ramifications and what would happen to older women as a result.

The shocking figure in the State of Nebraska is that 6 months after no-fault divorce went into effect there was an almost 60 percent increase in divorces after 31 years of marriage.

A woman learns to be very dependent within that period of time. Also she is left alone at a time in her life when she can ill afford to take care of herself and the job market is closed to her.

The comments we have heard across the country are the same comments you hear in the halls of the Senate or in the House: Doesn't this bill duplicate efforts? Are there not sufficient programs for counseling, job training, et cetera?

Perhaps the only way I can answer this is to draw an example from the program that is now covered under title III of CETA for the migratory farm worker. A report that I saw recently said 240,000 farm workers at the cost of $63 million had received job counseling, training, placement, et cetera. In other words, those same services which are available under other CETA titles, but Congress in its wisdom recognized that this was a special disadvantaged group of older workers who needed special concentrated help.

The need for displaced homemakers is a program with very flexible guidelines if this program is to be properly implemented. No one can say that within 5 weeks, which is the cutoff point for most of the CETA programs right now, that this will be sufficient to cover the counseling, job readiness needs of all the women or most of the women or even some of the women who need these services.

As to existing programs, the WEAL study which I mentioned in my written testimony I think is very revealing. It was done in Los Angeles County. Quoting from that report:

> Interestingly enough, the study also found that while 13 percent of those running CETA programs considered older women in a positive way, 73 percent had either no contact with them (11 percent) or described them as people very difficult to place in jobs even after training (62 percent).

In other words, though some of these women were eligible for some of these programs, they were not being served by the programs. This does not mean that the prime sponsors were villains. It simply reflects once again society's evaluation of older women's usefulness.

They said, listing reasons why older women have problems in CETA programs, that older women have very low expectations about their own potential and what opportunities are generally open to them.

Older women have an additional problem in the private sector in that CETA staff are influenced by what they know the employer at the other end will do. If the employer does not wish to give on-the-job training to older persons, CETA staff are simply not going to refer them.

I testified in San Francisco last month before the U.S. Civil Rights Commission hearing on age discrimination. One of the things that bothers us considerably about the Age Discrimination Act, which will go into effect in January, 1978, is the qualifying phrase that there should be no "unreasonable discrimination" on the basis of age. Including that in the age discrimination law automatically suggests that there is reasonable discrimination. The "reasonable" discrimination a displaced homemaker today runs up against is exactly what it was for me, for example, when I had to supplement my income after 15 years of being a full-time homemaker. What I heard as far as my advertising and merchandising background was concerned was: I am sorry, you are overqualified for the job, or it is too bad your credits are not more recent. And my years of homemaking were of no value.

These are subtle forms of discrimination.

I find it rather mind blowing that this phrase is attached to a law prohibiting discrimination on the basis of age, whereas within the civil rights law involving racism there is no such phrase nor would it be tolerated—no unreasonable discrimination is allowed.

Now, moving along: Is the creation of multiple service centers necessary or would it be desirable to expand existing State and Federal programs to accommodate these persons? I thought Senator Hatch

yesterday put his finger squarely on two problems. If I remember his phrase, he said "I keep coming back to the bill"—which he said spoke of women in their middle years. Then he asked: Should not emphasis be on job training and job placement? We concur with that 100 percent.

There is one point which Senator Bayh brought up. We are going to have to deal with this problem as long as homemaking is not recognized as labor, as long as there is no kind of monetary contribution or value placed on it.

When you talk about expanding services as opposed to multiple service centers, you have to keep in mind the fact that these women need peer support, and having themselves dramatically been forced out of their center of being, ought to have and need to have, as experience has shown, a place, a physical place, which incidentally does not need to be a palace, where they can feel their interests are best served.

There has been some confusion about the term "displaced homemakers," who are defined in the bill as women in their middle years. For example, a study that was done in May of this year, quotes a director of a displaced homemakers program in Alabama, explaining his program: "We have departed from the definition, the national definition of displaced homemaker, to include women 22 years and above and unwed mothers." To which I will say, the women for whom the phrase has been coined again slipped through the cracks. We are concerned about programs called displaced homemakers programs in which contracts have a stipulation that 25 percent of participants should be women under 30, but there is no stipulation as to how many above that age should be served.

The testimony yesterday from the deputy director of ACTION spelled out the extent to which the centers can cooperate with existing programs, but I am concerned there would be some who might feel that displaced homemakers should be involved only in volunteer programs.

Yesterday Mary King spoke of a proposed and planned ACTION project with the Baltimore Center to develop new ways to use volunteers for displaced homemakers or indeed, if you want to put it this way, to make volunteer programs within ACTION more viable as far as women in this situation are concerned. As a matter of fact, shortly before the change in administrations, the California Center, which was the first center in operation, had worked out such a project with the ACTION group, and one of the most exciting things that came out of that project was a volunteer contract as a ladder to a paid job. You probably will hear more of that when the people from Baltimore testify.

Finally, in closing, let me say that nothing in my background qualified me to do the work I have been doing for the last 2 years, unless as someone suggested, anyone who was born in Chicago is to the manner born in politics.

But I have talked to women just like me in your State; I have crisscrossed this country on funds from traditional women's groups, and the Church Women United, United Presbyterian and United Church of Christ, and a grant from the NOW organization to do this, and in January of this year, the fruits, not of my work, but of the instant politicizing of women who have never been politically conscious or active before resulted in 28 States with filed bills in January—13 of those have passed.

As Representative Catania testified yesterday, Governor Thompson signed the Illinois bill. Susan Catania is a Republican, prime sponsor of her State's bill. Senator Peg Lamont, who is also a Republican, introduced a D.H. bill in South Dakota. The first Massachusetts D.H. bill was introduced by a Republican. What is happening is that there is a recognition that displaced homemakers exist in every community, belong to every race, every creed, every color, and every party. The problem is aging, and that is truly nonpartisan.

In Washington today, when symbolism means so many things to so many people, I think it is very interesting, if not amusing, that the House hearing was held on July 14 which just happens to be Bastille Day. If this is a quiet revolution of older women who are becoming more politically conscious of the need to act in their own behalf, that wasn't such a bad day for the hearing. I think it also equally symbolic that today is Rosh Hashana, and for a Nation based on Judeo Christian principles a belief in the family is one of the main tenets So it is fitting that we speak today of former homemakers.

Thank you very much.

I would be pleased to answer any questions.

Senator RIEGLE. Thank you for what I think is an important summary set of comments on a number of points that were raised yesterday and some additional points.

Let me also say to you personally how much I appreciate the leadership you have given. As you say, it takes more than one person to make a movement happen, and I agree with your other comments about organizing generally, but clearly the initiative that you have shown in leadership is something that has been profoundly important to bringing us to the point where we are today.

I want to acknowledge that and thank you for those efforts and for the continuing efforts that I know you will be making.

Secretary Marshall in the letter that I mentioned earlier, which he sent us, and which I will just quote a bit from here, he said the Department of Labor favors the concept of this bill.

That is the plus side.

Ms. SHIELDS. That is nice.

Senator RIEGLE. But then he goes on, and let me say I happen to like him very much, I think he is one of our better Cabinet officers, but in any event the letter starts to fuzz away in bureaucratic comments to the effect that:

> Let's study it and maybe the problem is not as bad as we think, and there are existing agencies, et cetera, et cetera.

But the point I want to get to is this, and I would like your specific comment on it. He says:

> Many of the services which would be provided by this proposed legislation are available in many areas of the country under existing authority. For example, the Department of Labor through the Employment Training Administration and its affiliated State agenices provides job counseling and job placement.

Yet as we heard from witness after witness yesterday, the focus of those programs tends to be for the job ready, and there is a bias toward younger people, at least that is the strong appearance.

I am wondering if you could comment on your reaction to that assertion in this letter, based on your experiences and observations, across the country in various States.

Ms. SHIELDS. Well, I share your feelings about Mr. Marshall. Indeed one of the most courageous views expressed by him was the recent suggestion that veterans' job preference points ought to be reconsidered in view of the high unemployment rate, that in spite of the fact that I think older women maybe ought to be enjoying some job points of preference. That aside, what Mr. Marshall has said in that letter, has been said before, but said out of perhaps a misunderstanding of the total package. Yes, as I testified earlier, counseling and training is available.

I have never felt it was incumbent upon those of us who carried this message to prove that the existing programs do not work, but I would suggest to the Department of Labor, that there might be a need to take a look at their own records and see precisely what type of job placements they have been able to get for women in this age group. You see there is nothing more frustrating than to train and turn an older woman out and not have her get a job. That is even worse than not being able to get the training.

I think Mr. Marshall has a wealth of figures and statistics that can be pulled out that will provide a very shocking picture and will substantiate that it is an extremely tiny percent of older women who are served by these programs.

Senator RIEGLE. Then it is your testimony, reinforcing those others who appeared before the subcommittee, that existing programs are not adequate and they clearly miss the mark and that is the whole reason for initiatives that are beginning to spring up around the country. I think it is important we have that on the record. I think there is a presumption by some people that what we are doing is getting the job done. In fact what we are doing is not even recognizing the job that needs to be done.

Let me ask you a question in another area on aging itself at this point. Based on your experiences watching what happens to, say, a displaced homemaker who is of one age versus a person who has that same general profile, say 5 years older or 10 years older, at what point in that age line does someone suddenly leave one general category, where it is much easier to make things happen, and get thrust into a new situation. Is there some age line that is crossed where suddenly things get very much more difficult? I want to follow that up with something else. Where do you think that occurs basically for women who are displaced homemakers today?

Ms. SHIELDS. First of all, I think the general concept of mandatory retirement at 65 is a mistake. However, for women, because of the traditional role she has chosen, mandatory retirement starts much earlier—when the children have grown up and there is no longer a need to fulfill the duties that have preoccupied her for many of those years. There is no question but that there is a corollary between mandatory retirement and the statistics on suicide which note that for women it peaks at 45 and it peaks for men at 65.

Ageism is one of the things that has worked against my peer group—I am 57 and Tish is 63—we, neither of us, feel that we are ready for the scrap heap, but society in a sense condemns us—we are not considered eligible to pursue those activities in which we feel we have something to give. This is a problem for many women. Women who are outliving men also face a rather bleak future as aged persons.

For example, 70 percent of the widows, and there are 10 million of them in the country, 70 percent of the widows who are eligible claim social security benefits at age 60. As a result of the early claim penalty, they stay at that low rate for the rest of their lives.

I am sure you are, Mr. Chairman, aware that for the average aged widow, the benefit is $78 below the official poverty level of $2,574, which means that this woman is living on about $200 a month. "Exist" maybe would be a better word.

Senator RIEGLE. Well, in some cases not even that. Let me be precise about a point that I want to try to nail down here. That is a person is going through the aging process and gets to be 28 and they get to be 30 and they get to be 33 and then they get to be 37 and 40 and 42 and so forth. What I am saying is, recognizing that every situation is different, based on the components of that case, but nonetheless trying to think in terms of some useful generalization here, roughly what is the age at which suddenly this thing peaks in terms of the attitudes of society being such and the slanting of these programs being such that a person up to a certain age is basically reached and helped and viewed in a more positive light, and then you cross that invisible line and you start moving into an area where it gets progressively more difficult.

I am wondering where you think in light of what you have been saying that that point comes, is it when a women is roughly in the age category of 35 or is it 40 or is it 45 or does it come younger?

Ms. SHIELDS. I think it can vary. For example, many women who marry right out of high school, for example, can be displaced homemakers by the time they are 35 or 37.

We find where programs exist that 40 and up is about the age from an employment point of view that a woman has the most difficult time. I think it was testified to yesterday that the average age of the women being served at Baltimore Center is 46. On the west coast it is 51. Now, that could reflect the fact that there are more older women on the west coast. We have a saying that age is becoming, and we believe that, but society doesn't—not yet.

This past weekend at NWPC National Convention I heard C. Dolores Tucker speak about the crack in the Liberty Bell. She said that the crack is never going to be filled until we eradicate sexism and racism in this country. I would only amend that to say that that crack is never going to be eliminated until agism also is eradicated in this country.

We are moving toward a more middle-aged and older America. The projection is that by the year 2000, 20 percent of this population will be women over 60, so we have to begin now to deal with these problems of the aging.

Senator RIEGLE. I agree with you. Although it really confounds me as to how our whole value structure tends to get slanted through advertising appeals and everything else to this excessive preoccupation with youth and youthful qualities. I do not know why it is as a society we seem to be so heavily slanted in that direction, where other societies in other parts of the world take a much more balanced and sensible view, I think, of this issue.

I appreciate very much what you have had to say today. I appreciate very much your very extensive and helpful prepared statement which we are going to make a part of the record.

Let me just say before we finish that you can count on many of the members of this subcommittee and the full committee who are genuinely interested in getting something done in this area and seeing Federal initiative take place. I wish I could give you the assurance that we will get all we want quickly. Usually the most important things are the ones that we have the hardest time getting done. It is much easier to get done some of the things we ought not to around here.

I would hope that on the other side the political organizing is going on and the effort is to organize to get concerted strength and a concerted voice. The fact as you say that 20 percent, if I remember your statistics right, that 20 percent of the population will be women over 65 by a date in the future——

Ms. SHIELDS. The projection is by the year 2000.

Senator RIEGLE. By the year 2000, that is a very significant percentage force to be heard and considered and having its whole weight felt in terms of the policy decisions that this country makes.

I would hope ways could be found to continue to consolidate that strength and get it expressed in a variety of forms so these inequities that we hear about today are really redressed. We can start dealing with it.

Ms. SHIELDS. We might start with some conscious effort to remove the stigma of that period of time when we lose our sex entirely, and we become only "senior citizens."

[The prepared statement of Ms. Shields follows:]

United States Senate
Senate Human Resources Committee
Subcommittee on Employment, Poverty, and Migratory Labor
Senator Gaylord Nelson, Chairman

Hearing: S418 - The Displaced Homemaker Act, 9/12/77

Testimony: Laurie Shields, National Co-coordinator, Alliance for Displaced Homemakers, and the Task Force on Older Women, N.O.W.

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Mr. Chairman and members of the Subcommittee: I am pleased to appear today to testify in support of S418, the Displaced Homemaker Act introduced by Senator Birch Bayh.

As has already been noted, Displaced Homemakers are women in their middle years, who, having fulfilled their role as homemakers find themselves "displaced" from that role through the death or divorce of their spouses, or through separation or other misfortunes, lose the sole source of income on which they have been dependent. In their attempts to finding salaried jobs, they find themselves discriminated against because they have no recent record of paid employment, and also because they are older women. They are ineligible for unemployment insurance because they have been engaged in unpaid labor in their homes. If their children are over 18, they are ineligible for AFDC. They are ineligible for Social Security because they are too young and some may never qualify for it because of the inequities that exist in the present Social Security system.

Displaced Homemakers - women "forcibly exiled" from the economic mainstream of our society - exist in every state of the Union, are of every race, creed and color. Politically, they belong to no one party. Out of my own experience I count myself among them and what we all have in common are the needs of older persons in a struggle to be economically self-sufficient in a youth-oriented society.

My testimony is based on organizing and advocacy work at the grass roots level in connection with this legislation. I have served as national coordinator of the Alliance for Displaced Homemakers since its inception, May 8, 1975. Currently I share that responsibility with Tish Sommers, who was responsible for drafting the initial legislation. My work in support of this measure the past two years has carried me to the major cities of all but nine States.

Displaced Homemakers - a new category of disadvantaged workers

There is no question that the displaced homemaker as defined in S418 is part of a disadvantaged group of older workers. I believe it is generally conceded now that theirs is a legitimate need. Before turning to any discussion of why this particular legislation addresses their needs, I would like to set the framework by reviewing the factors which contribute to the problem, the existence of which may explain the rapidity with which the issue of the displaced homemaker has swept the country in just two years.

Until very recently, a homemaker's productivity was considered by economists and others concerned with computing the Gross National Product, as falling in the "nonmarket" sector along with such activities as charity work and unpaid political canvassing. In 1975, when the Alliance commissioned a study to determine the actual numbers of women nationally who would qualify as displaced homemakers by the terms of the bill, it was found that only a scattering of information existed, much of it lacking conciseness. Further, no base year could be established since the compiled data ranged from 1968 to 1974. What wasn't counted as labor, obviously wasn't counted, and even today, there is no definitive socioeconomic profile of this group.

Which is not to say the displaced homemakers don't exist. Reasons for their "invisibility" may be that homemaking is an isolated occupation and women who do fit the definition tend to think of themselves as victims of circumstances rather than as needy. The commonality of this national problem is lost to the woman who believes hers is a unique personal problem.

Despite the absence of particular statistics, some idea of the extent of the condition can be deduced from related reports. According to the Census Bureau, in March, 1976, there were 4.4 million divorced women who had not remarried. There were over 2 million women who were separated from their spouses and there were over 10 million widows. Demographic studies confirm that women are outliving men and the gap is widening. While there is no social stigma attached to the widower or divorced man marrying a younger woman, the reverse pattern of older women marrying younger men is not as commonplace.

No-fault divorce has cut a wide path through the ranks of the older women and recent studies debunk the theory that every divorced woman takes her "ex" to the cleaners! In a report issued by the National Commission of the IWY, only 14% of divorced women are awarded alimony, and of these, only 46% get their payments with any degree of regularity.

Widows, more frequently than not, find themselves in their middle years, with little in the way of assets other than a small insurance policy and/or a house that may or may not be free of a mortgage. Like her divorced peer, her only option may be to convert the house to cash and live for as long as she can on dwindling reserves. A life insurance study found that not only did the family income drop with the onset of widowhood, it dropped drastically for widows without children under 18, as much as 50% for women under 55, and 42% for women 55 and older. Other studies indicate the average policy monies

are expended within two years of widowhood.

The unemployment rate for the middle-aged woman is considerably higher than it is for men of the same age, 7.3 per cent compared with 5.6. In addition, both men and women in their middle years are part of the hidden unemployed - the discouraged job-seekers - and in this category, women outnumber men three to one.

The disparity in unemployment is even more pronounced between men and women heads of households - a new statistic on the Labor Department chart. The rate for male household heads in April 1976 was 4%, compared with 9.4% for women. For those families headed by women who had no work experience, 72% of minority families and 36% of white families had incomes below the low-income level.

So far these are only statistics. One can get caught up in numbers and forget the human experience the figures represent. Let me then try to humanize the above. Since the Alliance was formed two years ago, we have received more than ten thousand letters from women all over the country. Typical of many is the following from a woman in Alabama:

> "I'm a displaced homemaker. I'm also a very angry and determined lady! I was widowed at age 54 - too young for Social Security and too old and inexperienced (?) for a paying job and inelgible for any assistance. I have at least some insurance to live on and meet the mortgage payment. However, with no income, my bank account is dwindling fast. My efforts to find some source of assistance to get a job have ended up a dead end street. I feel very angry at this whole impossible situation. I want to maintain my own financial independence but how are we supposed to do that when prospective employers refuse to give us an opportunity to prove our intelligence and worth. About all I have accomplished in the past two years is to beat my head against a stone wall of opposition"

Another former tax-payer shared her problems with us:

> "For twenty years I worked and at age 41 had a daughter. From 1961-72 my husband was being treated for so-called heart attacks. In reality he had a brain tumor which was operated on and removed. He was

> mobile for one year during which time we were paying nine doctors. The next year he had a stroke, was bed-ridden and unable to talk. As we own our home, my daughter and I received no help other than his disability allowance. My husband had to be fed, washed, shaved and he was incontinent. This went on for two years. Since his death I have been trying to get a job. In 1978 my daughter will be 18 and I will be 59. Although I am an active person I have been unable to find employment. This, I believe, because of my age."

A widow from a small town in Wisconsin told us:

> "Four years ago at the age of 48 I was widowed. And was so sure I could get a job and take care of myself. What a shock to find out I couldn't and there was no help available anywhere. In these years since, I had to sell my house just to have money to exist. I moved to a little cottage with no running water. I carry wood to heat the place. I'm not complaining mind you, but what will happen when I am physically not able to do this any more? I have no health or hospital insurance. Small towns have few jobs but would my luck be better in a big city? The future frightens me".

We have been told that some critics of this bill say that it is primarily a white, middle-class woman's bill. We don't see it that way. Regardless of her prior experience, the woman who is unable to produce an income because she cannot get a paying job is part of the "new" poor, if you will, but poor all the same and a potential client for welfare or general assistance. Speaking on behalf of the minority women who would profit from enactment of this legislation, Rep. Yvonne B. Burke stated: "Many minority women work only in the home because they just haven't been able to get a job... they never have had an opportunity for jobs outside the home."

Maimonides believed we could "anticipate charity by preventing poverty". The writer of the next letter would agree.

> "I married at 15, I worked in the fields, ran a home, growing gardens, raising livestock so as to live, all the time having children. Many a night I never got to close my eyes, sewing, mending, doing floors, painting, canning, preserving. I'm old, too old to find work and too spent. I have nothing but food stamps...is that anything to live for? Is that what I've worked all these years for?"

Are current state and federal public assistance programs and employment programs meeting the needs of displaced homemakers?

CETA Programs

In 1976, Women's Equity Action League, the Greater Los Angeles Chapter, produced a report of their study of job-related problems of women over 40, in the five planning regions of Los Angeles County. Approximately two-thirds of the 98 programs surveyed kept statistics on male and female participation. While it was reported that 55% of those then enrolled were women, women over 40 represented "only a tiny percentage of the total". Statistics gathered from the County regulatory agencies substaniated the fact. According to the WEAL report,"from January to November, 1975, there were 14,284 CETA Title I participants and of these 7,324 (51%) were women." However, only 3% (552) of all these Title I participants, male and female, were 45 or older. Even though it proved "impossible to determine how many of these 552 participants were women (because) the County doesn't have this information readily handy" the report concludes, nevertheless, "that the participation of mature women in CETA programs is very low".

Asking the logical question, why should this be? WEAL queried the CETA program directors and administrators. Among the comments reported were:

1) older women have very low expectations about their own potential and what opportunities are genuinely open to them,
2) the mature woman doesn't see CETA as a place for her. It is, instead connected in her mind with poverty programs for youth
3) older women don't know how to present themselves in interviews and they lack the requiste skills to acquire jobs

4) that although this age group didn't have children young enough to need child care assistance, they did need transportation and psychological and health services which are currently inadequate.

Interestingly enough, the study also found that while 13% of those running CETA programs considered older women in a positive way, 73% had "either no contact with them (11%) or described them as "people very difficult to place in jobs even after training (62%)"

To the extent that CETA outreach exists, it has been aimed at the job-ready and/or the young. The demands of an employer in the private sector as to whom they will hire or train, does influence the actions of CETA staff. Knowing that an employer will not accept an older worker for on-the-job-training means the staff will send out a younger applicant.

In his prepared statement presented at the Oversight Hearings on CETA in the House of Representatives last year, Mr. William Kolberg, then Assistant Secretary of the Department of Labor, stated that in 1975, the total of new applications for work filed with the Employment Service exceeded "12 million". Of this number, he pointed out that more than two-fifths were women, "many seeking to enter or re-enter the job market". In terms of placement, he reported that youth represented " a greater proportion of individuals placed in jobs when compared to their incidence in the application population, while older workers were less likely to be placed in a job - particularly in times of labor surplus".

In may of this year, The Chicago Coalition on Women's Employment held a conference for Women's Groups and Illinois CETA Prime Sponsors.

As a preliminary action, they prepared and sent out a questionnaire to the 30 pilot projects from throughout the country which had been targeted and funded under Title III of CETA. These programs were basically intended to train and place women in non-traditional jobs. An analysis of the responses shows that few, if any, of these programs dealt with displaced homemakers in their middle years, although the term had been co-opted to describe the program. In Alabama, for example, the Director described the work of his "Displaced Homemaker Program" and explained that "the project definition of a displaced homemaker differs from the national definition to include women 22 years of age and above and unwed mothers". Once again, the displaced homemaker for whom the term was coined, falls through the cracks!

There is no reason why older women could not be trained in non-traditional jobs except they fail to meet the age limitations of most apprenticeship and training programs. What chance does the woman in her forties or fifties have when the director of a Florida pilot project reports "most clients are over 27 and therefore over age for skill training programs".

Even the exceptions, older women who do persist until they are trained, often wind up highly skilled and still highly unemployable. For example:

> "I have been a widow for two years..had 8 children, never worked outside the home. To supplement benefits for my teen-age daughter, I tried to get on a job training CETA program. After several visits I was put into the Building Maintenance Program but I had trouble getting into that... was told there was no class I was qualified for because of lack of education. I felt very nervous being the only woman with 16 men and it was a very rough class. But I got my certificate. Since then, over a year now, I've been trying to get a job but have had no luck."

Is the creation of Multipurpose Service Centers necessary, or would it be desirable to expand existing state and federal programs to accommodate these persons?

Briefly put, the answer is "yes", the creation of multipurpose service centers is necessary and "yes" it would be most desirable to expand existing state and federal programs to include such persons. It is our conviction that this is not an either or situation; these actions are mutually exclusive and each essential. Some displaced homemakers would not qualify for some programs but many more are already eligible but for all the various reasons outlined earlier, they are not being served.

S418, the Displaced Homemaker Act, has been specifically designed to meet the expressed needs of a particular group of disadvantaged older workers. Such categorical programs generally develop when existing programs and services either do not serve the group or are prohibited from serving the group because of legal or administrative proscriptions and limitations.

Older women who have been traumatically removed from their own personal "center" of action and usefulness as a homemaker, or who have been frustrated and discouraged in their attempts to compete for any kind of a paying job, need a place with which they can identify. More important they need the support of their peer group.

But the Centers aren't meant to serve as substitute "nests". The intent of the legislation must be properly understood. A minimum of 50 multipurpose service centers will not result in the processing, training and placing of every displaced homemaker in the country. Nor are they meant to. What they can do, through experimentation and

exploration, is open up new areas of employment, creating new jobs which will best utilize the skills homemakers have acquired over years of serving their families and communities. Such "job-models" would then be exportable and could be used wherever mutual needs would be served. The thrust of such job creation would, because it must, include co-operation with the private enterprise system. The Centers, focusing solely on the needs of this group can develop techniques which can be passed on to administrators of projects in the public sector which will make those programs more responsive and effective insofar as the older woman worker is concerned.

As you know, Mr. Chairman and members of the Subcommittee, two Centers* for Displaced Homemakers are now in existence as the result of passage of state Displaced Homemaker Acts. Each is a good example of why these Centers should not be viewed as competitive with, or duplicating the services of existing public or private programs. Each is fulfilling most successfully the mandate of the legislation to work with such programs and they have opened up new levels of intereaction with state and federal agencies in the development of new job opportunities.

In the private sector, the Director of the California Center, Milo Smith, believes "there are many opportunities which can be developed on a paraprofessional level which would provide short-term transition from housewife to entry-level worker and that job ladders can be built into all of these areas to allow her to progress to higher levels of employment".

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* A third Displaced Homemaker Center, the result of the passage of an Oregon DH Act, opened this month in Eugene, Oregon.

Conclusions and Recommendations

Every recent study supports the contention that America is moving toward a more middle-aged and elderly population. As the population ages, so too, will the labor force. Even today, middle-aged and elderly men and women constitute a significant segment of the population in any given community.

Today's middle-aged former full-time homemaker, lacking any record of recent paid work experience is as vulnerable as the young who haven't lived long enough to acquire a work record. Just as we are concerned with the young, we must explore every avenue that will turn up fresh opportunities for these women to become self-sufficient. The provisions of S418, if enacted, would give displaced homemakers the opportunity to make new lives for themselves.

As of today, thirteen states have enacted Displaced Homemaker legislation. The only way to view the extraordinary acceptance of states in such a very short period of time, is to see it as a grass roots acknowledgement of a wide-spread problem. We need a federal program to deal evenly and uniformly with the specific needs of this disadvantaged group of older workers. The guidelines must also permit the greatest degree of flexibility in order to encourage creativity to produce job-models and develop techniques which will benefit all of us as we move toward the graying of America.

Finally, since ours is a nation based on Judiac-Christian principles, it is not inappropriate to note that this hearing takes place on the threshold of the Jewish New Year's Day - Rosh Hashana, meaning literally, "the head of the new year". Surely the head of the New Year should be the dawn of new hope for women who have been the honored heart of their families and to whom much is owed.

The Alliance for Displaced Homemakers whole-heartedly supports the provisions of this legislation and as it's representative, I wish to thank you Mr. Chairman and members of the Subcommittee for providing the opportunity to express our views.

Senator RIEGLE. Thank you very much.

Before calling our next witness, I want to indicate that Senator Stone from Florida has been very interested in this legislation and wanted to appear, but is unable to do so today because of the holiday he is celebrating. But he clearly has been very helpful to us in advancing this whole line of initiative.

Now, I would like to call as witnesses Mandy Goetze, coordinator of the New Directions for Women and the Center for Displaced Homemakers in Baltimore, and she has with her today two displaced homemakers, Diana McLaughlin and Vera Bagwell.

We would be pleased if the three of you would come forward. We are delighted that you are here. Your appearance immediately following Ms. Shields' comments is appropriate because we will have an opportunity to hear directly about the experiences of a working center where you are really out in front leading the country. Also, I am particularly interested in hearing and having made a part of the record some of the experiences and observations of two individuals who have the chance now to go through these experiences and to be associated with the center that is designed to try to assist along these lines so we can really have that dimension of this situation in front of us.

STATEMENT OF MANDY GOETZE, COORDINATOR, NEW DIRECTIONS FOR WOMEN AND THE CENTER FOR DISPLACED HOMEMAKERS, BALTIMORE, MD., ACCOMPANIED BY DIANA McLAUGHLIN AND VERA BAGWELL, DISPLACED HOMEMAKERS

Ms. GOETZE. With your permission I would like to ask that two displaced homemakers give their brief testimony first because on top of their experience we are really talking about people.

Senator RIEGLE. Fine. I am delighted. Proceed that way.

Ms. GOETZE. This is Mrs. Vera Bagwell.

Mrs. BAGWELL. Senator, guests, it gives me a great deal of pleasure to appear before you today to give testimony to the importance of providing Federal support for programs for displaced homemakers. I am Vera Bagwell, a displaced homemaker whose life has been changed by the Maryland Center for Displaced Homemakers in Baltimore. I would like to take this opportunity to share with you the difficulties I have experienced being a displaced homemaker and the ways in which the center started me off to a new and very satisfying life.

I am 57 years of age. Up until a few years ago, I was leading a very comfortable and fortunate life. My husband, Joseph, was a very good provider; we had our own home; we had raised 29 foster children; and we were active participants in our church and community. Then our difficulties began. First Joseph suffered a heart attack. Then after recovering enough to return to work, he became ill once again. Our health insurance through his union did not cover his hospital bills, and we were forced to use our savings to meet these bills. He began to receive disability, but the annual income of about $3,000 was not sufficient for the two of us to live on. At first we thought we could manage. But trips to the food store and our utilities made it clear that I had to find a job.

I had been out of the work force for nearly 20 years, but I did not expect to have trouble finding work. I had managed a laundry with a $12,000 business, and as a young woman I had worked as a cook, a dietician's aide, and as a munitions handler. Besides, I had raised 29 foster children, with a variety of physical and emotional problems. I was not afraid of hard work.

After 3 months of seeking work, I was afraid. When I stepped out into the new job world, I couldn't find anything. New employers were interested in my age, my education—I have only a 9th grade education—and my job skills. That I was ready to work hard for them was not enough. I sought work in many places, but I never heard from the employers again. I was discouraged and nervous that I would never find a job.

Finally, I located work. I got a job pushing an industrial vacuum cleaner over 25,000 square feet of carpet in a local business. I had to complete the work in 3 hours in the evening. The machine was very heavy, and I was exhausted. I felt that there should be something else that I could do.

The Maryland Center for Displaced Homemakers helped me find a way to do something else. It provided me with the assistance I needed to discover that I had things to offer an employer. When I walked into the center, I felt, "This is the place for me." Other people who had been homemakers and had had to return to work were there to show me the way.

I began by taking the center's self-evaluation program. I learned that I needed to be more aware of myself, what I wanted, and what I had to offer before I could successfully go out into the job world. I learned that I am a black woman with many ideas and much experience. I had only to learn how my ideas and experiences could apply to a job.

Over the years, I had done much responsible volunteer work. But I had never bothered to put together volunteer work and job hunting. I didn't know there was any connection. At the center, we learned to make resumés that made that connection clear, not only to ourselves, but also to employers. I now carry mine with me at all times.

At the center I began to realize that I had developed skills through my volunteer work—organizational ability, a knowledge of community resources, administrative skill, helping skills. Through being a homemaker, I had learned to manage well. Through mothering so many special children, I had developed patience and understanding of people with problems.

I had to do my part while I was working at the center. I had to be willing to give my time, to attend programs and workshops, to go on interviews, to define what I wanted to do. The center could help but I really had to seek my own way. With the other displaced homemakers involved at the center, I learned to do this. I learned I could do it.

A training program was arranged for me with a small weekly stipend. I worked with a food program for the elderly, arranging and serving meals and helping those who came for meals with their resource problems. My training helped me to see that I could work using the same skills I had used as a volunteer.

Several months after training, I was hired. I am now a site manager for Eating Together in Baltimore. I oversee the serving of food at my site, handle my office, serve as a resource referral aide to the elderly persons who come for meals, and plan activities for them. It is a beautiful job. I work and people are really helped. It is very satisfying. And it means that Joseph and I can manage on our income. A whole new world has opened itself to me.

The Maryland Center for Displaced Homemakers made this change possible for me. I know and believe that the success is in the end my own, but what I learned at the Center made it possible. I know the same has been true for other displaced homemakers. The counseling, self-evaluation programs, the workshop, and the training were all very important to me. They were the help I really needed.

I hope that you will see how important programs like this are. There are many women in this country like myself who need what centers like ours can offer. I hope you will lend your support to see that this can happen.

Thank you for the opportunity to share my experience with you.

Senator RIEGLE. Let me just say, Mrs. Bagwell, that that is a beautiful statement and I appreciate hearing it. You do us a great service by telling your story so well so we can really sort of live it with you. I know the other committee members who are not here would be just as interested as I have been in hearing that personal account, and it is so nice to hear a story that starts out with an unhappy beginning and has a happy ending as yours has at this point.

I have some questions I want to ask you, but I think I will wait until all three of you have had a chance to speak, and then I will do that. I especially appreciate how helpful your story is. It is helpful to us.

Would you like to go next?

Mrs. MCLAUGHLIN. Mr. Chairman and guests, my name is Diana McLaughlin and I am a displaced homemaker. My story is not unlike millions of women in this country who suddenly are faced with major life changes. Today I am here to tell you my own experiences and traumas and how the Maryland Center for Displaced Homemakers has made a difference in my life.

When I look back on December of 1974 and picture myself, I see a middle-aged person who literally fell apart and did not know how to put the pieces together. I had no purpose in life, I had no goals. All I knew was that my husband wanted a divorce after 34 years of marriage and I was about to embark on a life that to me seemed hopeless and scary. I was face to face with a world that I knew nothing about; and, worse, couldn't cope with. I felt I had no skills—I had kept a home for four children. I saw nothing ahead of me but emptiness and was confused about what to do first.

I was able to get temporary jobs to support myself and my son, but these jobs held no future or longevity. There were many mornings when I saw no future or hope.

I set no goals. I only existed and it was impossible for me to see anything good ahead. My friends tried to help, but they didn't understand; they were still married. They were still living in comfort and security and I couldn't tell them about my feelings of despair. I stumbled along with no thought of tomorrow. The optimistic person I had once been now seemed alien to my present character.

The turning point was, again, disaster. I fell off a bike and cracked my hip. I was hospitalized and placed in traction with no health insurance and no money. I had reached bottom. It was then that I realized I must do something. My ray of hope was the success of learning how to walk again. It was during this grueling experience that I began to set goals and envision the one dream important to me—financial independence.

Once out of the hospital, I made the decision to move to Baltimore where I had once lived. I still had friends in Maryland and two sons who I wanted to be near. I arrived with $1 in my pocket, two suitcases and a prayer that my new life could hold fulfilled dreams of self-sufficiency. A friend told me of the Baltimore Center for Displaced Homemakers. From the first day of counseling, I knew there was hope for me. I went through the self-evaluation program at the center and began to set life goals. I realized that through my life experiences, I had learned skills that could be transferred into a job. I began to plan and build successes. I was hired as an intern at the Center for Displaced Homemakers and was trained and encouraged to build on my talents. Those being ingenuity, perception, organization, planning and development. I learned about myself and became confident in working with other displaced homemakers and coworkers. I made friends and became aware financially of how to budget my income and began to live independently.

I am now enrolled at the College of Notre Dame and have received a grant to finish my education. I have been hired as the project director of the Independent Cleaning Contractors, a program designed to train former domestics to become owners of cleaning businesses.

There are still days when I have doubts, but they number less and less. I am building on my success and, with the guidance and support of the Maryland Center for Displaced Homemakers, it has become possible for me to grow and become the person I had dreamed of being.

Thank you.

Senator RIEGLE. Thank you very much for that personal account as well. I have some questions I want to raise with you, but I want to thank you very much for sharing that kind of personal story with us. I know sometimes it is much easier to talk about other people than it is to talk about yourself when you are going through a recounting of your life and especially the parts that have been so difficult, but it is very important for us to have in a sense case histories of this kind. You are generous to share that information with us and to make it part of the record and we appreciate it.

As I say, I want to raise some questions with you shortly, but I think we should hear first from the coordinator.

Ms. GOETZE. I think you can understand when we speak of the Maryland experience, it is people, that is exactly what you have heard, the kind of things that are going on, that makes some of the hassles of administration, the traumas, the funding, the coordinating of all the programs completely worthwhile.

I am Mandy Goetze. I am president of the Baltimore New Directions for Women, a private nonprofit corporation, and coordinator of Career Counseling Center and the Center for Displaced Homemakers and numerous consultant services, training and educational, career guidance programs.

Baltimore New Directions for Women was founded in 1972 as part of a Department of Labor grant to Washington Opportunities for Women, known as the "six cities project." I joined the project as a 10-hour-a-week coordinator. We were two desks, three volunteers and one part-time coordinator strong, housed at the Department of Employment Security. The four of us really pooled all our personal resources to help each person who somehow heard of our existence. A training manual was developed, and we recruited volunteers and had a 5-week training course. The volunteers were professional in their attitude and the services they provided. One of the original volunteers began to contact employers to learn more about the job market and get actual jobs. We were soon seeing 25 women a month.

Now, at the Career Counseling Center, through a CETA grant from State Manpower Planning Office, New Directions provides career counseling and job referral services to 450 women a month. There are 25 part-time staff and 40 volunteers. Each week there are workshops on skills identification and transfer, résumé writing, job-finding techniques in addition to "specialty items," such as careers for mature women, job information seminars in career fields, how to do a thorough occupational investigation, interviewing techniques and many others.

At our other center, the Center for Displaced Homemakers, a block away, special job readiness workshops and an in-depth self-evaluation program are going on as a first step for persons who have lost, in part or whole, their source of support through separation, widowhood, divorce, loss of public assistance, or disability of a spouse. Special workshops and counseling focus on financial, legal, and health problems and support groups are formed for those who find themselves alone but have the need, psychological and/or economical, to be independent but whose primary role in life has been homemaking. She perceives herself as having few skills that are marketable and the loss of self esteem is often the first barrier to overcome.

When persons in this program are ready, training opportunities are found and stipend moneys are available. When a person is considered by herself and her counselor to be job ready, she is referred to a job counselor at the career counseling center and the two programs combine their efforts to assist the person to reach the goals that have been mutually agreed upon.

Maryland is the second State to pass legislation, which in Maryland was introduced by Delegate Helen Koss, Democrat, Montgomery County, to provide services to this previously neglected target population and the program is receiving national recognition, particularly because of pending national legislation. To provide this program Baltimore New Directions for Women has a contract with the Maryland State Department of Human Resources. It is a logical extension of services since the ultimate goal is self-sufficiency or again "to live to the fullest potential as an individual."

Baltimore New Directions for Women, Inc. is a private, nonprofit corporation. We are not a State agency. We have a strong career guidance, educational, and training division administered by volunteer coordinators which provides courses and seminars in cooperation with numerous colleges, universities, community organizations, and institutions. One with Community College of Baltimore is giving one credit. A particularly well received program is presented each spring and

fall at Goucher College. A grant from the Maryland Committee for the Humanities and Public Policy enables us to take a New Directions course to other areas of the State. We also provide sheltered employment opportunities for many displaced homemakers, WIN trainees and women returning to the labor force. As a model employment program we practice many alternative work patterns, parttime employment, flexible hours, job sharing, tandem employment, and predominately peer counseling.

The concept of volunteers' skills translating to real marketable skills is in practice daily. The professional approach of volunteering enable many volunteers to move directly to good employment, often necessitating innovative approaches to administration. Our personal policies recognize that volunteers who have performed well have first priorities for jobs as new grants and opportunities develop. They are also encouraged to develop new projects as needs arise.

We are now working on an exciting new concept of an every woman's village, where services and programs can be coordinated meeting numerous identified needs of women by several different existing organizations. In the fall there will be a kick-off luncheon for an executive women's network. A program series addressing dual career families developed in cooperation with the College of Notre Dame will also begin in the fall and we will present again the women in management course at Johns Hopkins University. We are now contracting as consultants for other similar counseling programs in Maryland and will provide training and ongoing liaison. Three weekly radio shows are presently aired locally and soon will be syndicated nationally.

Just as the women who turn to us for our service take large and small steps, so do the women who are here to help. Each day brings new challenges and the organization takes similar steps each day to better enable women to live to their fullest potential.

The statistics and success of providing services for displaced homemakers has been thoroughly documented and entered into the record through the testimony of the Hon. Richard A. Batterton, secretary of the Department of Human Resources, and Cynthia Marano, director of the center, and Hon. Barbara A. Mikulski, Congresswoman from Maryland.

The points I would like to emphasize are again the need to address the whole person and his/her needs for counseling and workshops that help her become job ready, so that career counseling and job placement can take place. The need to address psychological and sociological concepts. The need to overcome a lack of self-esteem and confidence. The need to address directly the identification of skills gained in homemaking and volunteer experience and translate those very real talents into marketable skills. There is a need for an organized effort to serve as the advocate for this client population; to alter and sensitize existing services to the particular needs—primarily legal, financial, health, crisis counseling, and housing.

There is a need for an organization to be able to identify existing community resources and services available in order to avoid duplication of services and put the applicant "on" to the availability of certain assistance. The former homemaker is not usually tuned into "services," she has depended on someone else; and that source of support has been taken from her. Many displaced homemakers are what is

sometimes called the "proud but poor." How many of us are aware of the mother, aunt, sister, neighbor, or friend who is left, often suddenly and traumatically, without real knowledge of fiscal management?

There often are medical bills to pay, small pensions on which to survive, nonexistent funds that were counted upon, fixed incomes and higher prices or even investments which must be managed. How many of us are aware of a person who is forced, often through no fault or choice of their own to deal with complicated legal matters and papers, mortgages, wills, estates, contracts? How many of us see the stress and burden these situations can place on children, families, and all too often society as a whole. The person does not wish to become a burden on anyone: the family, relatives or the State. Her independence and self-sufficiency are vitally important to her and the legislation pending before you can provide the vehicle for both preventive and future remedying of the identified problems.

Although a tremendous amount of lip service is paid to needs of women, we are not unaware of the disproportionate moneys allocated to these programs in comparison with many other programs, many without the direct impact and documented needs. This is the time of the year that Baltimore New Directions for Women is particularly aware of the funding problem.

Senator RIEGLE. Let me stop you at that point. As you have made this center a success—assisting 450 displaced homemakers a month—this issue of priorities and spending is extremely important. I am sure you are outgrowing the small amount of resources that have been made available to you at the beginning. I think this helps illustrate the fact that out of this gargantuan Federal budget and very large State budgets that you have, State by State, that essential human services activities are almost always the things that are funded last and funded least.

We are spending a lot of money on armaments and everything under the sun; and the fact that we have displaced homemakers on a national scale has been something that has been with us for years. But we are just now getting the problem in focus and beginning a concerted response. Hopefully we are near the point where we can actually legislate and implement the programs that we need. I just think there is going to have to be a very active militancy on the national spending priority question as well as State spending priorities in addition, but I think the legitimate struggle for resources and focus and emphasis is right at the heart of what it is we want to try to be in the country with respect to our people.

I hope not only will we do become more assertive and more aggressive in terms of the initiatives of centers of this sort but that we also get aggressive about the basic question of getting the money, getting the resources, and putting an end to some of the unnecessary Government spending we have now. We are not going to get money unless it comes away from something else, but that fight and that struggle is something that I think is going to take a massive national organized effort to really accomplish. If we do not see this as part of that struggle, I am afraid what will happen is that we will be nickel and diming along in the direction of these initiatives and it will be years and decades before we get to the piont that we ought to get to.

So I say not only to yourselves, because you are very much caught up in this act, but also to everybody in this room and those who will read the hearing record that we must all understand the fact that State and Federal spending priorities are an essential issue that have to be changed and altered in terms of how we function as a nation and in terms of where our emphasis goes.

Excuse my interruption. But I think it is important we pin that down right now.

Ms. GOETZE. I absolutely applaud your remarks. Thank you very much.

In Maryland we feel extremely fortunate that through the foresight of the Maryland legislature and the personal awareness and commitment of certain persons such as Secretary Richard Batterton, we have been able to provide some very successful programs.

The existing realities, however, continue for us, so we are all too painfully aware of what other agencies in other States have to be going through to provide any services to displaced homemakers.

The budget for the Center for Displaced Homemakers for the first year covered actually a 9-month period. The same amount must now extend through a second full year of operation. This necessitates limiting the funds available for training. Two months into this program year we have enough displaced homemakers ready for training that we could commit the entire training budget now. We are seeking alternative ways of funding, daily. We have just spent a trying and exasperating month trying to get the needs of displaced homemakers and battered women seeking a valid work experience and credit into a stipend volunteer ACTION program. The severe limitations of the funds available, the difficulty the agency had in accepting an innovative and creative concept are hurdles which we feel, at the time this testimony is being written, have been overcome. There will be a limited program. Again, the persistence and dedication of all involved at New Directions for Women and Center for Displaced Homemakers has reaped rewards. But, as always, the program has had to be severely curtailed, limited, and restricted to meet existing guidelines.

The 4-percent discretionary funds New Directions for Women has received from CETA title I were primarily and initially, again through the awareness of Secretary Batterton, allocated to meet the needs of Maryland women. There are no training funds available for the participants. The rigidity of the eligibility, the limitations of the numbers able to be served, the emphasis on job placement and on forms is often unbelievable to our staff and volunteers. As I mentioned before, at the career counseling center, we are seeing 450 women a month, many of them displaced homemakers. It is a program of proven effectiveness. As of July 1977, we had a 55-percent positive termination rate, which includes further education or training or employment. Of the total population at the center, 48 percent found employment. To single out the economically disadvantaged women and those who are enrolled in all public assistance programs, 21 percent of those who registered at New Directions for Women found a job. Of the total number who were employed through the counseling and workshops offered, 26 percent were recipients of public assistance.

According to the Maryland State 1976 statistics, the average monthly payment for those on welfare is $58.35. This figure does not in-

clude health benefits or food stamps available. New Directions for Women enrolls, counsels and assists each eligible woman for a period of 4 months. The cost per person using the center is $38. In comparing the welfare assistance on a 4-month basis the cost is $233.40 plus health benefits and food stamps. New Directions for Women has been able to help 73 economically disadvantaged women find employment, thus saving the State innumerable dollars.

More and more people are turning to us. We will again see 450 people a month plus, but our CETA grant for next year will be at 50 percent level of what it costs to fund a full service program. There will be another year of absolutely committed staff and volunteers giving above and beyond—and we are still all part time—15 to 30 hours overtime in a week, because of this commitment of women helping women.

The local prime sponsor intends to contract with New Directions for Women to provide workshops for their clients and staff, youth, Public Service Employment participants and supervisors and employers. We are excited about this and we feel good that our programs have gained the respect that has resulted from our expertise and capability. The women turning directly to New Directions for Women will benefit very little from this contract. The rigidity of guidelines for the local prime sponsor have precluded them from specifically funding a "woman's" program. Their rationale is that they would be forced to fund numerous special interest groups. We can appreciate this, but, again, suffer from it.

We will be contracting to provide training and liaison for programs starting throughout the State. Again, we are creating job opportunities for women besides providing direct service to increased numbers. It helps little with the everyday crunch of 30 to 40 women asking for help and a small overworked staff.

The problems are to meet the guidelines of existing programs. We have done it, are doing it and will continue to do it, but I am concerned at the "burn out" rate. It often takes superhuman efforts. Our administrative analyst, when asked to work on the budget to be presented to "bring down the administrative versus service percentage for the 50-percent budget," asked in complete frustration if anybody realized that for $3,120 in direct service cost at $5 a day reimbursement for expenses for volunteers they were receiving services—if paid at minimum wage—worth over $25,000. At the risk of sounding slightly bitter, I say to you—women, as always in their home, in volunteer work, or in their careers will do the job and do a job above and beyond and for half—or less—as much money. It is time that at least legislators recognize that it costs the same for the female head of a household to provide for that family as it would for a male; that a woman cannot afford to do a job without adequate compensation.

The strength and successes of our programs, besides the dedication of the persons determined to do the job and meet the needs are attributable to our flexibility. Emergency loans for displaced homemakers, voucher plan for venture capital, sheltered employment opportunities for those who need more support as they return to the labor market and personnel policies that consider the volunteer service when any positions are available, attest to this flexibility.

Responsiveness to particular needs, providing funds for driver training necessary for a job, stress management courses, a completely individualized approach to developing, training and job opportunities are examples. The emphasis on the most productive use of existing skills, strengths that a displaced homemaker has, and innovative job development are others. One of the training projects of the center has been to help eight women, former domestics, to become independent cleaning contractors with their earning capacity greatly increased besides the dignity and pride of owning one's own business. We have a pilot project of employer contact and job development with a displaced homemaker preference, similar to a veteran's preference. It is always a priority issue to enable this person to become self-sufficient. Of the placement rate of both centers, statistics show that the programs have enabled 26 percent of the placements to go from dependence on AFDC, public assistance or being economically disadvantaged to being self-sufficient members of society. The racial balance at both centers is consistent of 49 percent black, 49 percent white, and 2 percent other constituencies.

We are tremendously proud of the achievements of Baltimore New Directions for Women in 3 short years. We appreciate the confidence placed in us by those who have funded and supported our efforts. We recognize and recommend to you that considered legislation be as responsive to the needs of this target group as possible; to enable accountable service providers to design programs which insure success for the applicants. We appreciate the opportunity afforded us by the Maryland State Department of Human Resources to design the work plan, to be involved in the guideline development for such an innovative demonstration project, and we applaud efforts to enact legislation that will enable the demonstration project, "one of proven effectiveness," to continue in Maryland and provide the capability for many other States to benefit from our efforts.

Thank you for this opportunity to share "The Maryland Experience."

Senator RIEGLE. Thank you very much. We have one more witness that I want to hear this morning before we have to conclude the hearings, so I want to move directly into some questions and comments with the three of you.

Let me start by asking, in terms of your response from employers, what is your finding in the business community and service employment community and so forth, about how they are reacting to you as a center and as a source of good people? As you have grown from the beginning to where you are today, what is the degree of receptivity that you are finding from employers and people who are in a position to actually put some of your displaced homemakers to work?

Ms. GOETZE. We feel absolutely it has to be a two-pronged effort. The sensitizing of employers to, as I see it, homemaking and volunteer skills, and the awareness, helping the employer be totally aware that this is an employee who is going to be a very valuable employee to his company—we are not asking that he give something away, we are giving to him. I think the response has been excellent. It has taken us 3 years to establish a real relationship with many employers. We feel particularly good about that. New Directions has had the benefit

of experience. The Center for Displaced Homemakers coming in this last year has been able to build on this real trust and confidence that we have established with employers. Employers ask us to do workshops with them.

Senator RIEGLE. Do you have some employers on your board of directors or your advisory council or however you are set up to get sort of a broad gage perspective?

Ms. GOETZE. Yes.

Senator RIEGLE. You do have some?

Ms. GOETZE. Yes.

Senator RIEGLE. Are they some of the leading employers in the community? Have you been able to crack the business power structure and get some of the most influential business leaders committed and on board?

Miss GOETZE. I think we enjoy excellent relations with many employers. We have 3 part-time people working in job development for New Directions, and they are constantly in touch. The training department of the Center for Displaced Homemakers is working with the individual displaced homemaker using the contacts that we have and developing many of their own.

Senator RIEGLE. Let me ask you this. I do not know if it is the same in Baltimore as it would be in the cities that I am familiar with in Michigan, but for example in Michigan one of the service clubs with business leaders and successful business people, not exclusively male, but predominantly so, would be, say, the Rotary Club for one.

Have you or would it be possible do you think in the Baltimore setting for even the three of you to ask to be on a program of an organization like that that meets weekly and make virtually the same presentation to them that you have made here?

The reason I make that point is that rather than going through the established routes into the job market, I think that changing the headset of employers and awakening them, just like flicking on a light switch, awakening them to not only the scale, but also to the differentness of what you are doing and the fact that it is an excellent business proposition for them. Because you have trained, dependable, conscientious prospective employees which is what every businessman that I talk to says he is looking for.

Now, even in a spongy job market which we have, unfortunately, at the present time, I think if a way can be found to reach a lot of businessmen at once in that kind of setting and to just make a breakthrough in terms of letting them see something they might not otherwise learn about, except maybe a lot later in time, might be one way to really move faster. If that has not been done, if you had not had a chance to actually go and do that, I would suggest doing it.

I think there are some businessmen today, and more and more who are really waking up to the old stereotypes and blinders that have been in place for too long about women and jobs. They are bringing themselves out of discriminatory reflexes and habits and practices that have become ingrained. As those fall away, I think there are some business leaders who once they see it and once they understand, they could become some of your strongest supporters and allies because the key to this it seems to me is getting throughput into the job market. I think as soon as it becomes something that employers are talking

about and actively wanting to do, I mean when it starts working at that end, it will back right through your whole system and you will have a much easier time getting the resources you need as well.

Let me make that suggestion to you. I will certainly be willing to help in any way I could in terms of facilitating the sort of direct access contact of that sort.

Ms. GOETZE. Thank you very much. I think employers see us as helping in constructive and positive ways to meet their affirmative action needs also. We are not the monitoring agent. We are there to assist.

Senator RIEGLE. If you could get 300 employers in one room at one time, and if each person committed just to take one person, what you have is not only 300 people placed at some point, but also you are plugged in everywhere. I think that might be one way.

What you have is a winning concept. It is not only profoundly right in the public interest, but it is sound business. I think once people become aware of that, then suddenly you will find you have a whole coterie of allies that overwise would stay outside and through unawareness not be terribly helpful.

Let me ask if I may, coming back to you, Mrs. Bagwell, how you found out about the center in the first place. When you were in the situation you were describing, how was it that you finally figured out the place to go and perhaps get some help and advice?

Mrs. BAGWELL. One Saturday I was listening to TV. I heard it on TV. I was standing there thinking about my situation, and I heard one of the announcers on a community note speak about this Center for Displaced Homemakers, and I said, "That is for me."

Then that Sunday I saw it in the newspaper, and I read it again, and again I said, "This is for me," and that Monday I got up and went over there.

I was about the third person who registered. I was in there when there was just—I did not see anyone, just two people, at that particular time, but the gracious ladies were coming in and they registered me. I did not hear from them again because the secretary could not tell me whether I qualified or not. So then I went out and got this job pushing this vacuum cleaner. I had to have something.

Then I received a letter from them to come in because I did qualify, because Mr. Bagwell was on disability.

So I just went like a homing pigeon, went back there, because I was looking for something more than a vacuum cleaner. I did not want to go back to taking care of children because his nerves would not permit this.

Senator RIEGLE. Since you had an opportunity when it was determined that you qualified and you got the help and you moved along, have you been able to spread the word to other people and help bring other people into the center that would be within your acquaintance and faced some of the same difficulties you were facing?

Mrs. BAGWELL. I have sent people there. I tell them to go there. I hope these ladies never, never lose this quality that they have and the way they treat people. When I went there, I had to work for what I got. I wasn't given anything, but there was this assurance that I would be helped. I was not given anything, but I have told many people about it.

Recently I sent 2 or 3 people there and I tell it in my community and I tell it in my church, just anywhere, that I am a displaced homemaker, and recently I was on TV about it.

Senator RIEGLE. Let me ask you, Mrs. McLaughlin, how did you find about the center, how did you get the information and make the connection with the center?

Mrs. MCLAUGHLIN. I had lived in Baltimore before, and I had a friend who was with the Commission for Women in Anne Arundel County. I went to a meeting last winter and she told me about the center. She said that is where you belong, and the next day I came up.

Senator RIEGLE. Were you apprehensive at that point?

Mrs. MCLAUGHLIN. You will have to realize that I had just gotten off my walker, I was so excited and there was lots of snow in Baltimore this winter. I was a little apprehensive about walking, but I came up and just felt right at home with it. That was on a Thursday, and on Tuesday they asked me to come back and get to work.

Senator RIEGLE. Let me ask you one other thing. Are you finding as the center develops a history and develops a number of people whose lives have changed that there is a growing group of men and women who have been helped who in turn help the center? I would assume that the people like the two of you at the table here, as you become an ally of this process become part of the success story and there is a growing body of people who become not only products of the center but sort of the center itself in terms of its effect. I assume that the people who are helped are in some way geared in on a continuing basis to the center's activity and its future directions and its advisory functions and so forth. It sounds to me at least like that is something that would be a natural outgrowth of what you are doing here.

Ms. GOETZE. Right. As the program grows and grows, there are more and more needs for organized committees and things like that. There is a real supportive group of people who have found help through the center and it is exciting.

Senator RIEGLE. Is the State legislature coming through with the kind of money you need? Have they been willing to at least keep you going at the same levels? Have you been threatened with cutbacks?

Ms. GOETZE. We have not been threatened with cutbacks. The funding level for 3 years is the same amount. The first amount went to 9 months because we had a 3-month planning period. Now, we could place all of our people—we have enough people ready to be trained and we could place the entire year's budget in training in the 2 months of this year's grant.

Senator RIEGLE. So you need money?

Ms. GOETZE. Constantly. It is an ongoing problem.

Senator RIEGLE. It is clear to me that obviously that is going to be beyond the resources of the State.

We want to go soon to the next witness from the State of Michigan who can speak to the legislative perspective.

Let me thank the three of you for your testimony and say we are going to do all we can to try to get the help available on a national scale so that we can assist not only your center, but the other centers that have not been formed but need to be.

Thank you very much.

Ms. GOETZE. Thank you very much.

Senator RIEGLE. Now I would like to call as our last witness this morning Senator Fitzgerald from the State of Michigan. We appreciate his being here and the fact that he is being a leader in the State of Michigan in sponsoring displaced homemakers legislation.

We have been hearing from this group of witnesses from different perspectives, legislators from Nebraska and California, so it is very clear that there is a national movement occurring here, and the States are leading the way and have been leading the way.

I think we are now at a point at the Federal level where it is appropriate for us to respond ourselves and give some leadership on a 50-State basis.

We are pleased to have you. I would be delighted to hear what you have to say to us on the insights in the Michigan situation you want to share with us.

STATEMENT OF HON. WILLIAM FITZGERALD, SENATOR, MICHIGAN STATE SENATE

Mr. FITZGERALD. I certainly want to thank you for that kind greeting.

I have had two or three other opportunities to testify before the U.S. Senate, one of which was a very enjoyable experience testifying before Senator Humphrey, and now that I am able to testify before our own Senator, it is even a greater experience for me.

You are absolutely right about the need for this bill at the national level. We have heard testimony here about people from different States and their personal experiences. I have submitted a copy of my testimony for the record.

I would have some brief remarks that I would like to give not only to you but to the other distinguished members of the committee.

I am appearing at this hearing today to voice my support for S. 418. There will be other people testifying here today about their own personal experiences—people who can tell you what a displaced homemaker is and about her problems and unmet needs.

But I am here for two reasons. The first is because I am the chief sponsor of the displaced homemakers bill in Michigan, and the second is because I have seen firsthand the need for a program that will assist homemakers with their entry or reentry into the work force.

The bill which I have introduced in Michigan is very similar to the one you are considering today. My legislation, would, first, establish a pilot multipurpose service center in the Metropolitan Detroit area to assist displaced homemakers in their efforts for gainful employment, by providing on-the-job training from independent contractors and volunteer agencies.

Second, the center would provide health care information and assistance on various social service programs, and educational programs offering credit through community colleges and high schools.

The need for this type of program becomes apparent when we stop to consider the fact that many homemakers leave the management of finances and business matters to their spouses.

Many homemakers have never written checks, paid bills, purchased insurance, or arranged for household repairs. Most do not have credit

established in their own names, and are ignorant of the procedures involved.

When faced with the traumatic situation of divorce or death of a spouse, they are forced into not only seeking outside employment, but are presented with the added responsibility of managing their day-to-day financial affairs as well. An important feature of this program is the provision for staffing such centers with those who have the understanding and sensitivity that comes only from firsthand experience.

A displaced homemaker's center like the one I have described would meet the critical needs of people in this situation, thereby allowing them to be self-sufficient and independent—free from dependence on Federal or State financial assistance programs. The training supportive services offered at displaced homemaker centers would provide women with a way to live their lives in dignity.

After introducing my bill, I received countless letters and telephone calls wanting more information about displaced homemakers. Many of the letters included touching accounts of personal experiences. When I first became involved in this issue, I had no idea that the need was so urgent.

I would like to take just one moment to share with you some very shocking and impressive facts that will give you an idea of the magnitude of the displaced homemakers' plight.

While it is true that women are joining the paid-labor force in increasing numbers, 57.5 percent remain employed as full-time, unpaid homemakers.

There are 10 to 12 million widows in our country, an increase of 41 percent since 1950. Ten percent of all women between the ages of 35 and 64 are widows. There are 4 million divorced women in America today—an increase of 166 percent since 1950. The divorce rate has nearly doubled in the past 15 years. Twenty-one percent of women divorcing in 1974 had passed their 40th birthday. One in 4 had been married 15 years or more.

The median income of a family headed by a woman is $7,500—that is $6,000 less than by families headed by men. More to the point, 75 percent of the women who are widowed, divorced, or separated, without children under 18 and without paid work experience, are living in poverty, with a median income of $2,100, according to 1976 figures.

The statistics I have just presented provide a backdrop for the displaced homemaker phenomenon which affects millions of women in our country. An estimated 2.2 million women fall into the category of displaced homemakers in that they are between the ages of 35 and 74, single, widowed, divorced, separated, without children under 18, and are not in the labor force. I think it is also important that we realize that an even larger number of women are potential displaced homemakers.

According to 1973 figures, 7.5 million married women are between the ages of 34 and 64, are not in the labor force, and have no minor children.

A striking inequity in our society exists when homemakers lose their jobs as housewives and mothers. They actually lose their source of income as well. Homemakers have none of the protection that is available to paid workers who lose their employment. Nor are they covered under any existing social security or pension programs.

If a worker in the paid labor force should lose his/her job, become disabled or retire, there are eight major governmental insurance programs that provide monetary benefits to partially or wholly replace the lost income. The impact of income loss may be further diminished by additional disability and retirement programs provided by individual employers. Most importantly, paid workers have recognized job skills and experiences which facilitate other employment.

It is my feeling that existing employment and training programs have not been responsive to the needs of displaced homemakers. A homemaker's lack of labor-market experience, together with her age and sex, results in a situation where she is ignored, undervalued, and considered to be "unemployable."

In closing, I want to say a few words about the value society places on homemaking. We stress the importance of the role that a wife and mother plays in creating and maintaining a secure family structure and environment. However, when it comes to recognizing the skills and contribution a homemaker possesses, she is undervalued and overlooked in the competitive job market. I think we must redefine our definitions of job skills and experience so that the work done by the homemaker becomes a marketable skill.

Homemakers spend their lives giving to others, and they deserve better treatment than they are receiving. They should not be relegated to poverty.

We have programs in this society for the minorities, ethnics, disadvantaged, underprivileged, and youth. Those are wonderful programs with a clear need all across the society but here we have a unique situation where a person who may have contributed more than we imagine, or that we really want to recognize, finds herself in a most difficult situation. Really her legs are kicked out from under her. No job, no official program to turn to. She has not qualified for pension rights, does not qualify for unemployment compensation, and credits are not up to date as we heard testimony before. She finds herself cut loose from that society that has previously considered her to be the cornerstone, and it is probably one of the most appalling situations we have seen in Michigan. I am here and pleased to report that I think the Michigan Legislature is going to move in a positive fashion over the next several months to establish a pilot program in the metropolitan area of Detroit to officially respond to this clear need.

I see the Federal Government, Maryland, and other States across this country moving in the same fashion. I am delighted to lend my support to that effort.

Thank you.

Senator RIEGLE. Thank you very much for coming today, for sharing your thoughts with us and giving us a report on the initiatives you have been spearheading in Michigan in this area.

I would hope we could get this through the State legislature. As you have heard from other witnesses, Maryland has gotten out front. They have got active centers producing very positive results. I would hope that I can lend my voice to yours and others so that we get this initiative off the ground in Michigan and that the State would act at least on a pilot-program basis, and get at least one working center started to help displaced homemakers.

I want to see us do that nationally. I want to see us pass enabling legislation that will make money available so that States, all of which are hard pressed financially, and ours in Michigan more so than many of the others, but so that the money is available to get this started and started in a serious way.

Let me ask you this: As you talk to your fellow legislators in Michigan, what has been their sense of response to this problem? Do you find that they are beginning to really understand the size of this problem and the fact that it has been ignored?

Are you finding that there is an awakening in a sense in this area?

Mr. FITZGERALD. I am finding that there is almost a surprise that comes with awareness. It is almost the apple pie and mother syndrome in that you really are not aware nor do you think about what happens to a displaced homemaker until you hear some of the stories that not only tug at your heartstrings, if you will, but just shock a person's sense of decency. It is a fact that they are forgotten, once they lose their role as a homemaker, and even legislators forget that there is this clear need. The letter campaign that has been generated in the State of Michigan is not responsive enough. But the letters are not coming exclusively to me, because we are asking that they be sent to individual legislators. You would be surprised to see how in the last several months we have been getting requests in our office for copies of the bill and what is the feeling for it, so I see a growing awareness of the problem.

When we first started out with it, I was not as clearly aware of the magnitude of the problem as I am now. My colleagues in the legislature, both men and women, I think suffered from that and are now changing their opinion. The 90–10 match that is provided for in S. 418 I think is also a decent provision, and I think that States with sensitivities for the problem would clearly want to recognize their 10 percent obligation.

Senator RIEGLE. You feel that Michigan would come forward and respond and be willing to go ahead and make that 10 percent match?

Mr. FITZGERALD. I would hope they would. One of the things I am pressing for is that we go out and fund on a pilot basis a program with 100 percent State funding, so if we were able to get a 90–10 situation we might be able to have three and four initial pilot programs in our State, so it would be a direct benefit.

I would be supportive of appropriating the 10 percent to match your 90.

Senator RIEGLE. I thank you very much for your testimony today. You have been very patient. This is helpful that we have another perspective from the State legislative vantage point.

I just want to make a final summary comment. I do not want you to feel like you are stuck at the table there. I know you have other commitments.

Mr. FITZGERALD. I thank you for the opportunity. I appreciate having my remarks made a part of the record.

I will return the message that I have heard you give to the women on the national level here to the folks in Michigan who are very supportive of this concept.

Senator RIEGLE. Let me say before concluding the hearings, I want to thank again all the witnesses that appeared, and say how much the committee values that testimony.

Let me also, if I may, say to those of you who are in the room and have an interest in wanting to help this legislation along, that I think that this is one of those issues that very much needs a sustained consciousness-raising effort. I think the testimony we have received from people representing various communities around the country indicates that when people generally start to understand what a displaced homemaker is, what the problems are, what can be done, and what are some of the experiences taking place where organized efforts have been made to deal with this kind of difficulty, that there is a remarkable change in attitude that follows. It seems to me that getting that information across and organizing the kind of informational lobby and the kind of direct action political lobbying to get these initiatives going in the State legislatures, getting active community grassroots support for these initiatives, and likewise coming to bear on members of Congress, both in the House and the Senate, that really need to be contacted constructively about these matters, is essential. I am a real believer that a small delegation of individuals asking for an appointment with a Member of Congress or Member of the Senate, to sit down and to pointedly and in a constructive way discuss these problems, what can be done about them, ask for help, and ask for commitment for help, would be very constructive. We have 18 cosponsors in the Senate. We need more. We need sponsors in additional numbers in the House. That is how these things move.

I would hope that working together, those that have a deep interest in this area would make a very concerted push to move things along.

My commitment as a member of the subcommittee and as one who is privileged to chair these hearings would be to give that push myself within the committee and within the Senate.

I think if we can continue to amalgamate strength, not just from women's organizations nationally and locally and statewide, but by broadening the constituency and getting as many people sensitized and on board as possible, that this is an idea whose time is here. It is a sound investment. It is a necessary investment in terms of what is right and what is fair.

I think it can be made to happen. I think it can be made to happen sooner rather than later.

It is like anything else and that is we are going to have to fight for it all the way along. I do think we are at a point now where with concerted effort and a major drive and push in this direction that we ought to be able to get this done at the Federal level. That is a lot faster and better than trying to do it one by one in 50 States.

So with that thought and desire to want to work on that basis, I want to again thank the witnesses.

We will leave the hearing record open for a period of time in case anyone has anything else and wants to come forward to submit a statement for the record, we certainly will welcome that.

At this point I order printed all statements of those who could not attend and other pertinent material submitted for the record.

[The material referred to follows:]

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

SEP 12 1977

The Honorable Harrison A. Williams, Jr.
Chairman, Committee on Human Resources
United States Senate
Washington, D. C. 20510

Dear Mr. Chairman:

This is in response to your request for a report on S. 418, a bill "To provide for the establishment of Multipurpose Service Centers for displaced homemakers, and for other purposes."

Briefly, we oppose the bill because it would establish a new service program for displaced homemakers without any clear indication of the extent to which current federal programs and services, although dispersed, meet the purposes of the bill. The bill would also require a study to determine the feasibility of assisting displaced homemakers under a variety of existing programs.

The bill would provide for certain services for displaced homemakers, defined as persons who have worked within the home and have been supported by others or by welfare or other government assistance programs but are no longer receiving such support nor are eligible for such assistance. Existing laws contain no provisions specifically for this group.

The bill would require the Department to establish a minimum of fifty Multipurpose Service Centers for displaced homemakers to include job counseling, training and placement; health education and counseling; financial management services; educational services; legal counseling and referral; and outreach and information. It would authorize appropriations of $10 million and $15 million for fiscal years 1978 and 1979, respectively. The bill would provide that the Centers would initially receive 90 percent of their funding from the federal government, and 10 percent from the state. A public or nonprofit private organization would be created to administer each Center, and the bill also would provide for evaluation of the Centers within 18 months of enactment.

We appreciate the concern underlying this bill--to provide opportunities not previously available for homemakers (mostly women) to enjoy independence, good health, and economic security. Nonetheless, we have some reservations at this time concerning the specifics of S. 418. Principally, the bill does not deal with the basic overlap between the proposed Centers and current programs.

The bill recognizes the existence and variety of the needs of its target population. However, many of the services this bill seeks to deliver to displaced homemakers are currently available through existing federal programs, although eligibility for such programs is limited. S.418 would duplicate adult basic education, skills training, counseling, and other social services already supported by this Department through the Bureau of Occupational and Adult Education in the Office of Education, and the Office of Human Development. Basic employment assistance is also administered by the Department of Labor through the Comprehensive Employment and Training Act of 1975.

We do believe the feasibility study which would be required by the bill would be useful, independent of the creation of the proposed multiservice centers. The results of such a study might in fact provide the answer to the fundamental question which the Department feels this bill fails to answer, namely, the degree to which existing programs might more effectively meet the identified needs of this group. Such a report would be of great help in determining the most effective and appropriate federal role.

For these reasons, we recommend that the bill not be favorably considered.

We are advised by the Office of Management and Budget that there is no objection to the presentation of this report from the standpoint of the Administration's program.

Sincerely,

Secretary

U. S. DEPARTMENT OF LABOR
OFFICE OF THE SECRETARY
WASHINGTON

COMMITTEE ON HUMAN RESOURCES
1977 SEP 12 AM 9 42

September 12, 1977

Honorable Harrison A. Williams, Jr.
Chairman
Committee on Human Resources
United States Senate
Washington, D.C. 20510

Dear Mr. Chairman:

This is in response to your request for the views of the Department of Labor on S. 418, the "Displaced Homemakers Act."

The legislation authorizes the Secretary of Health, Education, and Welfare to establish a minimum of 50 multi-purpose service centers for displaced homemakers, who are defined as individuals who have worked in the home for a substantial number of years, are not now gainfully employed, and are having difficulty in securing employment. The individual also must have been dependent on another family member for income but are no longer so supported and are not eligible for Government assistance. The centers are to provide a number of services including job training and placement, educational and legal services, health services, and information with respect to other Federal programs which might prove to be of assistance to the displaced homemaker. The Secretary of HEW is directed to provide Congress with an evaluation of the program no later than 18 months after enactment consisting of a thorough assessment of each center and recommendations concerning the administration and expansion of such centers. The bill also provides for the Secretary of HEW to study and report to Congress on the feasibility of and appropriate procedures for allowing displaced homemakers to participate in existing programs of the Departments of Labor and HEW. It would authorize appropriations of $10 million for FY 1978 and $15 million for FY 1979.

The Department of Labor favors the concept of this bill. There is a need for further coordination and study of the broad range of services necessary to meet the specialized and critical needs of this steadily increasing segment of society. However, we do not support enactment of S. 418.

Many of the services which would be provided by this proposed legislation are available in many areas of the country under existing authority. For example, the Department of Labor, through the Employment and Training Administration (ETA) and its affiliated State agencies, provides job counseling, job referral, and job placement. Also, under Title I of the Comprehensive Employment and Training Act (CETA), prime sponsors could establish similar multipurpose centers should they believe that displaced homemakers constitute a significant segment of their population requiring services. We would also note that the Department of Health, Education, and Welfare administers some programs that provide some of these services, including skill training and counseling.

We believe a feasibility study for allowing displaced homemakers an increased opportunity to participate in CETA and other Labor and HEW programs would be beneficial. We will be considering amendments to CETA in the coming months and at that time we will explore what actions should be taken to provide needed services to homemakers wishing to enter or re-enter the labor force.

The Office of Management and Budget advises that there is no objection to the submission of this report from the standpoint of the Administration's program.

Sincerely,

Ray Marshall

Secretary of Labor

STATEMENT OF SENATOR RICHARD STONE
BEFORE THE SENATE HUMAN RESOURCES COMMITTEE,
SUBCOMMITTEE ON EMPLOYMENT, POVERTY, AND MIGRATORY LABOR
September 12, 1977

I would like to thank Chairman Gaylord Nelson for allowing me to submit this testimony concerning the Displaced Homemakers legislation, which I have cosponsored and strongly support.

There are now a few pilot programs for displaced homemakers in operation, and one of them is in Florida. In April, 1977, an employability training program was started at Valencia Community College in Orlando, Florida, funded by CETA. Ms.Beatrice Ettinger, Valencia's Director of Continuing Education for Women, is heading the program. In its few months of operation, it has helped provide 120 women with the skills and confidence necessary to enter the job market for the first time.

There are millions of women in the nation who after years of marriage and the birth of several children, become the single head of a household overnight through divorce or widowhood. Suddenly, these women must not only raise their families but also provide them financial support. Unfortunately, they are often ill prepared emotionally and professionally for the task. This problem is of particular significance in Florida, which has one of the highest divorce rates in the nation.

The current rates of high unemployment and high inflation have created an extremely competitive job market. Citizens throughout the nation are caught in the double bind of high prices and not enough jobs. But imagine how it feels at age 35, with several children to feed and clothe and put through school, to realize that it is imperative to enter this very tight job market. How

can the widow or divorcee who has never held a job develop the self-confidence to compete with persons more experienced than herself for work? How can she earn a living for herself and her family when she may never even have applied for a job? How does she become self-supporting rather than a welfare recipient?

In many cases, divorced and widowed women cannot even turn to welfare. They are often ineligible because they are not disabled or because their children are too old. They may be at a particular disadvantage in the job market because of age, sex, and lack of recent paid work experience. But the reality is that they must work -- and raise a family at the same time.

At Valencia Community College, the displaced homemaker program has helped give participants the courage and assurance they need to start a new and self-sufficient life. The program offers guidance in managing household finances, interviewing for a job, locating vocational education programs, developing basic communication skills, and spotting job opportunities. And it lets widows and divorcees know that others have shared their problems -- and overcome them.

Let me quote from a letter received by Ms.Ettinger, Director of Valencia's Displaced Homemaker's Program, from one of the participants:

To the staff of Displaced Homewives:

I am going to try and tell you in this letter what this program has done for me and how I feel about it.

When I started, I really felt like a misfit, but soon lost that feeling. I've started a very positive attitude about myself and my future. I'm feeling for the first time in years that I'm going to be able to reach a goal that I set for myself years ago. I've got my aim going in the upward direction and my overweight problems going in the downward direction. I know that with the help that I'll be getting and have already gotten from this program, that I'll be ready to face the world again and feel part of it. No longer feeling like a misfit or mislaid.

My goals are to pass my G.E.D. exam, go to school for L.P.N. training and eventually go to become a R.N. and to lose 5 years of excess fat and excess baggage that someone would love to have if they are 100 pounds under weight. I no longer feel the need to carry it around or hide behind it.

I learned alot of things about myself that I didn't know before. And they made me feel a lot better about myself. The assertive classes I really enjoyed because they showed me ways to improve my communications with others and that I have rights and how to use those rights. I also appreciate the time that all the others came in to donate towards helping us.

Most of all I have to say that the instructors are what made the class what it is and I want to thank everyone of you. You have brought us together with ourselves and showed us really workable ways of getting along and liking ourselves.

Sincerely--
with my gratitude,

Donna L. Bock
Class #5
(ESFJ)

I would like to submit for the Record, a couple of letters received by the Center from women who have already participated in the program. These letters tell the real story of the displaced homemaker and how she has benefited from the program in Orlando, Florida. I have also included a short summary of Valencia Community College program.

It is my firm belief that this legislation is vital to the growing population of displaced homemakers. Let me stress the importance of giving the program adequate funding to make it a success.

This country must make a committment to help divorced and widowed women develop their latent skills and abilities so they can become productive, self-sufficient citizens.

After twenty eight years of marriage and five children and a divorce, I suddenly found that I was unable to obtain employment.

I read in the newspaper about the CETA program for Displaced Homemakers, was interviewed and accepted. This changed my outlook on life. I found that I was not alone in my dilemma as everyone had similar problems. This made me feel a part of the group and I could communicate and relate with the class.

This class brought out the qualities in me that I never knew existed. It has helped me to cope with situations and how to solve them.

My goal is to find a job where I can work with people. I wish to thank the staff for a wonderful two weeks.

Good Luck,
Dorothea Brown

THE MOST IMPORTANT PERSON IN THIS WORLD IS ME!

Carolyn Coarsey

MY TWO WEEKS OF DISPLACED HOMEMAKER

As I entered into this program, I was very apprehensive as to what I was getting into. I had read about DISPLACED HOMEMAKERS in a national newspaper but still did not know this program existed in Orlando until I saw Connie Pirkle on television with Karen Nelson. I called, and right away Connie agreed to see me. I don't think I had ever felt or been as low as I was that day. I really needed something, and through the kindness of Connie, I was put in touch with the right people to make me eligible for Displaced Homemaker.

As it turned out, this has been two of the most important and most impressive two weeks of my life. I learned and relearned so many things I had forgotten that I came out of this believing I could move mountains if I really wanted to. The self-confidence I regained made me feel I could make something out of my life even if I had thought I was too old to start over. The sharing we did as a class meant alot to me, also to know that other people had some of the same problems I thought I was living with alone. I wish every women would be able to have these two weeks regardless of her marriage status, as it makes one understand herself better. A person comes out of this class with a better understanding of other people in general. You learn how to express yourself and you learn the fact that you are an important person and have your rights also. The time and encouragement the staff gave each one of us was very important as they were never too busy to listen to us.

Our many thanks to each of you--Dana, Therese, Ginny, Debbie, Connie and Betty.

THE DISPLACED HOMEMAKER - "BUILDING FOR SUCCESS"

A PROGRAM DEVELOPED BY THE CENTER FOR CONTINUING EDUCATION

FOR WOMEN AT VALENCIA COMMUNITY COLLEGE

The 20 women sitting uncomfortably in the multipurpose room at the Displaced Homemaker Center look as though they wish they were someplace else rather than "enjoying" a social time before class started. 8:30 AM on a Monday morning seems a rather tense time for participants and counselors alike caught up in the strangeness and concern about this new situation, the first day of an employability skills training course. Friday, ten days later, proves to be an amazing contrast as these same 20 women "graduate" from their program, exhibiting enthusiasm, confidence and group solidarity. The experience that these women have, both individually and as a group, is enriching educationally and emotionally to each participant, and is responsible for the dramatic change exhibited in their behavior from day one to day ten.

By the end of the first day, the women are beginning to feel that they may be "O.K." people and that, no matter what has happened in the past, the good parts are salvageable. Personal growth results from new learnings. Values clarification exercises help them to begin to focus on self. This is probably the first time in many years that they have been able to put themselves ahead of others. Life heretofore has often been filled with "put-downs" from close family and demands of children. The idea that they have skills, interests and identities, provides a novel and sometimes unsettling awareness.

Self-assessment tests and exercises help the women to look at their interests and personalities realistically and they begin to think in terms of more fulfilling life experiences and future career goals.

After several days of learning effective communication skills, positive attitudes and behavior begin to become evident. Roleplaying difficult interpersonal situations using assertive communication techniques is a valuable learning experience and is repeated throughout the training.

Not only do the women develop an overall awareness of the job areas that would be most suitable and rewarding to them personally, but they become acquainted with the local job market both through resource people and actual interview experiences.

An outstanding feature of the two-week session is the opportunity for displaced homemakers to have job interview sessions with personnel directors of many businesses and industries in the Central Florida area. Their confidence and feelings of self-worth reach a new dimension when they are able to present an interviewer with a well- written resume describing their job objectives as well as documenting their accomplishments. Most of the women receive positive evaluations from their "practice/real" interview; in fact, at times job are offered on the basis of this experience.

For those few women who have difficulty with the interview, a de-briefing session is held later in class to help them see what might have been a negative experience in a positive, learning light.

Special sessions are offered to meet the needs of the group upon entering the job market. The areas covered include:

1. The Woman Alone: Coping with divorce, children, widowhood and becoming head of household.
2. Legal concerns and rights.
3. Care and development of wardrobe.
4. Management of time and financial resources.
5. Personal Grooming: Hair and Makeup.
6. Developing a resume from life experience.

Displaced homemakers have personal problems which hinder self-actualization and marketability. A majority of these women have feelings of personal rejection from husbands of many years of marriage. Some have problems with alcoholism. Obesity is common, as is spouse abuse. Multiple marriages which have failed are also problems of the older women.

One-to-one and small group counseling is readily available to every participant in the Displaced Homemaker Program. Someone cares, and the women are strengthened by this response.

The confidence building portions of the course bolster and motivate them so that they should be able to attract and hold permanent jobs. The counselors are there for follow-up to give them emotional and caring support through their next and possibly roughest six months.

Each group has been motivated to offer some creative presentation during graduation celebrations. These range from murals to poetry with a generous sprinkling of scrapbooks, playlets and songs. With these, each class leaves an inspirational legacy to succeeding participants.

The 120 women who have trained thus far in "Building For Success" can now be considered ready to face the world, prepared to train for a vocational skill or ready to seek, gain and retain employment.

AMERICAN HOME ECONOMICS ASSOCIATION

2010 Massachusetts Avenue, N.W.
Washington, D.C. 20036
202/833-3100

September 8, 1977

The Honorable
Gaylord Nelson
Chairman, Employment, Poverty and
Migratory Labor Subcommittee
119 D Street, N.E., Room 701
Washington, D.C. 20510

Dear Mr. Chairman:

On behalf of the American Home Economics Association, thank you for bringing S. 418, the Displaced Homemakers Act, to hearings.

Our Association, composed of home economists who are specialists in nutrition, family counseling, child development, family economics, home management and family life education, is concerned about the lack of opportunity for this vulnerable population. The contribution of the homemaker's skill and time to the nation's economy is denigrated, when, at the end of the period as primary caregiver for the family, the homemaker is unable to secure resources to survive with dignity. Inaccessibility to the labor market because of obsolete education and job skills, and age or sex discrimination diminishes her potential for helping herself.

There are many employment opportunities in the delivery of human services which, with a minimum of retraining and education, homemakers could fill with excellence. We particularly support home services for the elderly, very young and the handicapped because they augment rather than supplant the family environment, and offer families an alternative to institutionalization. In addition to home services, many positions in community agencies and educational settings could capitalize upon the homemaker's expertise in food and nutrition, interpersonal skills, resource management, human development and consumer education.

AHEA supports this legislation because it invests national resources in human capital and encourages self-help through provision of options. We appreciate the leadership you are giving to this important legislation.

Sincerely,

Beverly Crabtree

Beverly Crabtree
President

BC:lh
enclosure

SENATE HUMAN RESOURCES COMMITTEE
SUBCOMMITTEE ON EMPLOYMENT

Statement: S 418 Displaced Homemaker Act, Sept 12, 1977
submitted by Harriet Miller, Executive Director
Fort Wayne Women's Bureau, Inc. Fort Wayne, Indiana

I am very honored to have been invited to testify at the hearing before a Senate Committee on the Displaced Homemaker Act. Unfortunately, previous commitments have prevented me from appearing, but I would like to submit the following statement in support of Displaced Homemaker Centers.

Recognizing the crisis facing women displaced from their homemaking role, the Fort Wayne Women's Bureau, in March, 1976, organized and co-sponsored one of the nation's first conferences to officially identify and speak to the needs of the Displaced Homemaker. Two-thirds of the women attending that conference did not have jobs, but a startling 87% said they were looking for and interested in employment. Yet when they attempted on their own to solve their basic survival needs it led not to jobs but to frustration.

"I need to find out what to do with the rest of my life..." (54, divorced, unemployed).

"I find at my age (49) and with my experience, the employment office did not have even one listing for an interview."

The experience of the Fort Wayne Women's Bureau, has dramatically pointed toward the need for mukf purpose service centers for Displaced Homemakers. The Bureau, initiated by the Mayor's Commission on the Status of Women, in its short 2½ yr. history has handled over 5,000 individual requests by women for assistance in the areas of education, employemnt, housing, legal rights, sex-discrimination, general information and emotional and physical support needs. Approximately one-third of these requests were employment related and the majority were from

displaced homemakers or potential displaced homemakers. Operating with limited funding,we have consistently attempted to provide our clients with peer counseling, employment information, referral services, skill survivial programs and mutual support groups.

Based upon this experience, we support the Federal Displaced Homemaker Act which would authorize the creation of multi-purpose centers. Further, it seems reasonable tb expect that the legislation should recognize the expertise of existing grassroots women's groups.

Grant applicants for funding under the Displaced Homemaker Act should be required to demonstrate prior involvement as a service provider for Displaced Homemakers. As demonstrated in the California Center and the Baltimore Center,community women, closely attuned to the needs of their peers, bring a high level of energy, creativity and excellence in program planning and implementation.

Centers organized and operated under the leadership of women serving as role model would allow Displaced Homemakers to see women in decision making roles. Encouraging women to participate in the operational structure as peer counselors further enhances the goal of movement towards self-sufficiency & employment. A vital part of both these centers has been the role women played as developers and implementors of the project.

Over the past decade States, Counties and Cities have created Commissions on the Status of Women committed to the elimination of sex discrimination. In addition to the commissions hundreds of grassroots women's groups have been created working at the local level to assist women. This has provided a training ground for a new field: women's advocates. These women's advocates have created bureaus, agencies, & organizations to fit the needs of their individual communities. By working daily with the problem of self worth, employment, sex discrimination, etc. these groups have developed great expertise. Generally, these groups are not eligible for existing local, state or federal fundings for operational purposes due to the fact

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that most monies are funded thru existing channels to existing institutions which are not setup primarily to meet women's needs.

The Displaced Homemaker Act is a prime example of the incredible vitality of this net-work of women's advocates. Spearheaded by two women, Tish Sommers and Laurie Shields, a national movement is in progress which could lead to dramatic change in the quality of life for millions of American women.

It is imperative that when monies do become available for the creation of Displaced Homemaker Centers this momentum of excellence be sustained. Based on past performance & demonstrated commitment, it is obvious that substantial progress can be accomplished with Displaced Homemakers provided that Federal funding is made available to existing women's advocates groups.

TESTIMONY BY SENATOR LLOYD BENTSEN
BEFORE THE SENATE SUBCOMMITTEE ON THE
EMPLOYMENT, POVERTY AND MIGRATORY LABOR
OF THE SENATE COMMITTEE ON HUMAN RESOURCES
12 September 1977

MR. BENTSEN. Mr. Chairman, one measure of the success of a society is its ability to adapt to changed circumstances and accommodate new requirements. Today, half of all marriages in this country end in divorce, frequently when the woman involved is in her forties or fifties. Millions of older women who have never been officially employed or have not worked in a long time, have suddenly been thrust on the job market. They must obtain employment and earn money to survive; they are all too frequently unprepared and untrained for this new challenge.

For many years I have been concerned about the problem of the displaced homemaker in our society, the woman who has devoted her life to rearing a family and must suddenly find alternative employment in our economy because of divorce or death of a spouse.

This is a poignant issue. Many of the women concerned grew up in an era when it was assumed that they would marry, have children, and be supported by husband and family for the rest of her life. These assumptions are no longer valid, and the situation of the displaced homemaker has become a serious National problem.

Displaced Homemakers, no longer able to survive on their traditional employment in the home, urgently require training and preparation if they are to make a successful entry into the paid work force. The Displaced Homemakers Act of 1977 responds to this need. It is evident that this society can adapt and respond to new requirements.

The Act will establish centers across the country where the Displaced Homemaker can obtain career counseling, job training, placement assistance, and vital information on health care, legal problems, and personal financial management. The centers will also constitute a valuable support base for these women, many of whom understandably feel isolated, abandoned, and rejected.

Mr. Chairman, the Texas State Legislature has already enacted legislation that provides some relief to the Displace Homemaker. I have met several women in Texas who have established Displaced Homemaker Centers on their own initiative, courageous women who have overcome their own problems in re-entering the work force after years of raising a family and now seek to help others in similar circumstances.

I was impressed with the drive and determination of these women; I was impressed by the urgency and importance of the programs they have helped start.

Mr. Chairman, I am pleased to join with Senator Bayh today in sponsoring the Displaced Homemakers Act. I commend the Senator for his work in this area and I would like to add my full support to this effort to respond to the needs of a growing group of women in our country who ask only for the opportunity to work.

City of Los Angeles
California

JAMES F. SEELEY
Federal Legislative Representative
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September 14, 1977

The Honorable Gaylord Nelson
Chairman
Subcommittee on Employment, Poverty, and Migratory Labor
Senate Human Resources Committee
U.S. Senate
Washington, DC 20510

Dear Senator Nelson:

Enclosed please find a statement submitted on behalf of the City of Los Angeles in support of the Displaced Homemaker Act. It would be much appreciated if you would make this a part of the official committee hearing record.

Sincerely,

James F. Seeley
Federal Legislative Representative

Enclosure

JFS:mad

A STATEMENT TO THE
SUBCOMMITTEE ON EMPLOYMENT, POVERTY AND MIGRATORY LABOR
OF THE SENATE HUMAN RESOURCES COMMITTEE
ON THE
DISPLACED HOMEMAKER ACT S.418
submitted by
COUNCILWOMAN PAT RUSSELL
CITY OF LOS ANGELES
September 14, 1977

The City of Los Angeles joins with many others in support of legislation which, if enacted, would recognize the plight of the displaced homemaker, especially the homemaker who is older, without marketable skills, and paid work experience.

The typical displaced homemaker is a woman, 35 to 64 years old who, following the tradition of the times, has spent most of her adult life in the home raising a family. In return, she was taken care of financially. She may never have worked outside the home. Today, after years of being dependent upon the income of the family breadwinner, she finds that because of a divorce or widowhood, she is forced into the labor market at an older age and without those skills which permit her to replace the income she relied on in the past.

This unfortunate situation is compounded even further. The displaced homemaker cannot turn to the usual sources for temporary financial assistance. Even though she is unemployed, she does not qualify for unemployment compensation benefits. Often, if she is widowed, her survivor's benefits may be painfully inadequate. If she is divorced, after having been married less than 20 years, she may never qualify for social security benefits through her former husband's earnings. If she has no children under 18, or if she is not physically disabled, she is ineligible for Federal welfare assistance. She may have lost her rights as a beneficiary under

her husband's pension and health plans. Private health insurance is out of her price range. For example, here in Washington, Blue Cross would charge a displaced homemaker between $41.00 and $56.00 per month for coverage. Faced with these obstacles and traumatized by their first ventures into the job market, many displaced homemakers quietly do without and retreat into lives of quiet desperation.

S. 418 would bring the federal government into an area where some state and local governments have already attempted to respond in a limited fashion. California was the first state to recognize the need for legislation designed to assist displaced homemakers in becoming self-sufficient and self-reliant, and in 1976, established a demonstration center in the Oakland area which offers training and counseling services for displaced homemakers.

These new programs need to be expanded beyond those states and localities where initial efforts are being made. We, therefore, commend Senator Birch Bayh for recognizing this need and for introducing legislation which would provide for multipurpose training centers and service programs across the nation.

Government has not been entirely unresponsive to the diverse needs of the displaced homemaker. However, the programs which it does have are often out of reach of the distressed person who has suddenly taken on the added burden of breadwinner for an active family. Our experience in California has shown that the delivery of services is most effective when concentrated in one center because so many of our citizens suffer great frustration when they are shuffled from one office to another. The center in Oakland demonstrates the viability of focusing on a displaced homemaker's total needs

in a multipurpose center.

We, therefore, strongly urge that this legislation be passed. During the 1976 Presidential campaign, Jimmy Carter was already well-aware of the need for a solution to the problems of the displaced homemaker. He pledged:

> "I will act to support the American homemaker in every possible way. The American homemaker is the foundation of the structure of our society. More women still work in their homes than outside the home. But the rising divorce rate and early widowhood often leave them highly vulnerable to economic deprivation and adversity.
>
> "I will take action...to provide counseling to women who enter the job market for the first time without the experience they need. This is the very least we can do."

This is, indeed, the very least we can do. The Displaced Homemaker Act is a constructive solution to the problems of almost 2.5 million distressed women who are either too young for Social Security, too old for the labor market, or too inexperienced to work. It is not a welfare program but a self-help program. This legislation will be a step toward moving our society into recognizing that these women can be trained and employed, and when properly trained, they can be the very same dependable and competent employees that every employer wants to have on his staff. It will serve notice, as President Carter pointed out, that these women have made an invaluable contribution to the welfare and economic stability of this nation. We are confident that they can take their rightful place in the working world.

9/14/77

National Conference of State Legislatures

Office of State Federal Relations

444 North Capitol Street, N.W. 2nd Floor Washington, D.C. 20001 202/624-5400

President Fred E. Anderson President of the Senate Colorado

Executive Director Earl S. Mackey

September 12, 1977

The Honorable Mark O. Hatfield
United States Senate
463 Russell Senate Office Building
Washington, D.C. 20510

Dear Senator Hatfield:

Following up on a conversation we had just the other day, I am sending you a copy of the National Conference of State Legislatures position on the Displaced Homemaker issue. This position was adopted by the NCSL at its annual meeting last month in Detroit. It would be greatly appreciated if you would bring this resolution to the attention of your colleagues on the Human Resources Committee.

For your information, the National Conference of State Legislatures is the only national organization representing the interests of the nation's 7,600 state lawmakers.

If I, or the NCSL staff in Washington, can be of any assistance, please call on us.

Thank you for your attention.

Sincerely,

Nancie Fadeley

Representative Nancie Fadeley, Oregon

NF:bs

NCSL Policy Resolution - Displaced Homemakers

NCSL urges passage of federal and state displaced homemaker legislation which addresses the problems of the person who because of death, divorce, or illness of a spouse is no longer married to a wage earner. The displaced homemaker is often too young for social security, yet too old to be welcomed into the job market; unemployed yet not eligible for unemployment benefits; personnaly frustrated by the change from the role of a homemaker to the role of inexperienced applicant to the market place of work;

Displaced homemaker legislation should provide personal, vocational, educational and health counseling and referrals designed to aid the displaced homemaker in coping with unanticipated problems and in becoming self-sufficient.

STATEMENT

OF

STATE REPRESENTATIVE MRS. MERLE NELSON
DISTRICT 21
STATE OF MAINE

IN SUPPORT OF

THE DISPLACED HOMEMAKER ACT

Subcommittee on Employment, Poverty and
Migratory Labor

Merle Nelson

"After almost eighteen years of running a home and coping with kids, I was suddenly forced to earn a living. But I found I didn't even know how to apply for a job."

So spoke a Maine woman testifying in support of State of Maine's L.D.842: "An Act Concerning Displaced Homemakers".

My name is Merle Nelson. As a Freshman member of the 108th Legislature of Maine, representing the State's largest city, Portland, I sponsored "An Act Concerning Displaced Homemakers" similar to the bill before you today. My bill, after unanimous committee backing and widespread support in both the Maine House and Senate, is now awaiting Governor James B. Longley's signature.

I first heard of the program which would train middle aged people to productively enter the employment market after years of family responsibilities, on a public radio broadcast one evening last August. I was cooking dinner for my family. Even with the scanty information from the broadcast, I realized at once the significance of the concept. I myself, at age 41, after 20 years of marriage and three children, was, in fact, a middle aged woman out of the job market--a potential displaced homemaker should I be faced with having to support my children alone. Obviously, there were thousands of other women like me.

I determined at that time that should I be elected, the enactment of a Displaced Homemaker's Bill would be my legislative priority. I made this promise to my constituents and it was a promise which generated unanticipated and enthusiastic support for my candidacy from remarkably diverse people.

Later, after my election, when I introduced this bill into the Legislature, I received countless letters, phone calls and telegrams from all parts of Maine, rural as well as urban, and from all types of people, men as well as women, young and old, lawyers, and psychologists, blue-collar workers, and sociologists, municipal officers and housewives. Press support ranged from generally conservative newspapers to more liberal journals. State egencies endorsed the proposal: the Committee on Aging, the Department of Human Services, the Department of Education and Cultural Services, the University of Maine system, the Vocational Education Division. More than twenty civic groups from around the State, as well as the AFL-CIO, the United Fund, Inc. of Greater Portland, the League of Women Voters, and the Council of Jewish Women welcomed the bill.

A public hearing drew hundreds, From the testimony at that session, from the communications I received and from many conversations I had, it was indisputable that we had touched upon a deeply felt human problem affecting significant numbers.

After exhaustive research we were also able to prove what we had previously suspected--that displaced homemakers, minimally estimated to number 12,000 in Maine, did indeed fall between the cracks in all other existing assistance programs. These people were not eligible for vocational rehabilitation because they were not physically, emotionally or mentally disabled; they were not eligible for a C.E.T.A. job or training because their income had been too high; and they were not eligible for Title XX W.I.N. money because their children were all over age eighteen.

These gaps in existing programs are made even more devastating by the reality facing a displaced homemaker. The years of time and energy committed to family life now works to their disadvantage. Their skills have become obsolete. Yet with minimal assistance for training and educating, these individuals could develop new and marketable qualifications.

The words and experiences of Maine citizens testify to the dilemma of the displaced homemaker:

> Joan was trained as a nurse over 20 years ago. After leaving nursing in order to raise a family, she found herself last year newly divorced, without alimony, and faced with supporting herself and her college-age children.

She could not go back to nursing without enrolling in a refresher course and acquiring updated accreditation. But Joan had no financial resources to pay for such a course or to provide for her family during her training. So, Joan now works as a waitress--for her, a lower paying or less satisfying job than the career for which she was originally trained.

Helen spent the last fifteen years raising five children. In April of 1975, her husband died. She went to the Department of Manpower Affairs to apply for a job. She was afraid--the trauma of her husband's sudden death and her unfamiliarity with the working world made the usual tension of a job interview even more painful. Her worst fears were realized. The standard application asked for previous work experience; she had none. The interviewer eyed her coldly and inquired, "What have you been doing for the last fifteen years?" Humiliated, Helen left the office. Unaware of any training or apprenticeship programs which might have prepared her for a skilled job, Helen worked sporadically at odd jobs in order to make ends meet. It was two years before she was willing to face the Mainpower bureaucrats once again.

John, a State Legislator himself, remembers the plight of his bright mother left many years ago to support her nine young children when her husband became disabled. She needed to work; she did not want to go on welfare. She was a talented clothing designer- but she lacked the technical training and experience required to obtain a position in that field. She spent the next twenty years doing piece work ina local mill. Appearing in support of the Maine Act concerning Displaced Homemakers, John testified to his mother's lost opportunities.

Based on all the information and testimony that we in Maine have gathered, I know that this Federal legislation is necessary to complement the efforts already undertaken in some states and to encourage others to take the first steps.

The legislation makes good sense. Human sense because it rewards rather than penalizes those who have given so much to society by sustaining family life. Economic sense because it is a cost-effective program, for the people who are trained will not be dependent on future public assistance. Moreover, it is a service delivery program which utilizes already existing systems. Social sense because the people who choose to stay home with their children will no longer fear that some day they may be

thrown into welfare lines with nowhere to turn for help. And finally, this legislation makes political sense because it represents an alliance between State and Federal programs with the states taking the initiative. This constitutes local control in most basic terms. For my testimony is an effort to demonstrate to you how a state legislature has identified and endeavored to address a previously hidden, but nonetheless pervasive, problem. Maine has already committed herself to reaching out to her displaced homemakers. We at the state level come to you with our ideas and experience and ask for your support.

For your information and convenience, I have attached to my testimony a copy of L.D. 842 "An Act Concerning Displaced Homemakers.

Thank you for your consideration of my comments and I hope that you will favorably report out the federal measure before your Committee.

STATE OF MAINE

APPROVED

BY GOVERNOR

CHAPTER

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PUBLIC LAW

IN THE YEAR OF OUR LORD NINETEEN HUNDRED SEVENTY-SEVEN

H. P. 269 — L. D. 346

AN ACT Authorizing the Board of Osteopathic Examination and Registration to Establish Rules and Regulations for Physicians' Assistants, Supervising Physicians and other Delegated Physicians.

Be it enacted by the People of the State of Maine, as follows:

32 MRSA §§ 2594-B, 2594-C and 2594-D are enacted to read:

§ 2594-B. Certificates of qualification and registration; physician's statement

1. Certificates required. No physician assistant shall be permitted to practice under the supervision of an osteopathic physician until he has applied for and obtained:

A. A certificate of qualification issued by the Board of Osteopathic Examination and Registration; and

B. A certificate of registration, which must be renewed annually.

2. Statement by supervisory physician. All applications for certificate of qualification shall be accompanied by an application by the proposed supervisory physician, which application shall contain a statement that that physician shall be responsible for all medical activities of the physician assistant.

§ 2594-C. Rules and regulations

1. Rules and regulations authorized. The board may adopt such rules and regulations dealing with osteopathic physician assistants as are necessary to carry out sections 2594-A through 2594-D.

2. Content. The rules and regulations authorized under this section may include, but need not be limited to rules and regulations in the following areas:

A. Training programs for and certification of physician assistants;

B. Information to be included in applications submitted by physician assistants for certification;

C. Information to be included in applications submitted by proposed supervisory physicians;

D. Knowledge and skills to be required of the physician assistants;

E. The agency relationship to be required between supervising physicians and physician assistants;

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F. Requirements with respect the supervisory physician's supervision of medical services provided by physician assistants;

G. The methods of performance to be required of physician assistants;

H. Requirements for initial registration, including fees which shall in no event exceed $25;

I. Requirements for annual registration, including fees which shall in no event exceed $25;

J. Provisions relating to physician assistant trainees; and

K. Continuing education requirements, as a precondition to annual registration.

§ 9394-D. Termination of certificate

1. Termination of certificate provisions. The certificate may be terminated by the board when, after due notice and hearing, the board shall find that the physician assistant:

A. Has held himself out or permitted himself to be represented as a licensed physician;

B. Has performed otherwise than at the direction and under the supervision of a physician licensed by the board;

C. Has been delegated and performed a task or tasks beyond his competence;

D. Is an habitual user of intoxicants or drugs to such an extent that he is unable to perform competently and with safety for the patients in his capacity as an assistant to the physician;

E. Has been convicted in any court, state or federal, of any criminal offense;

F. Has a mental illness interfering with his competent practice as a physician assistant;

G. Has failed to comply with any rule or regulation of the board pertaining to the practice of physician assistant;

H. Is guilty of administering, dispensing or prescribing any controlled substance otherwise than as authorized by law; or

I. Has made a false or fraudulent statement or submitted a forged or false document in applying for a certificate;

2. Consent to physicial or mental examination; objections to admissibility of physicians' testimony waived. For the purposes of this section, every physician assistant registered under these rules and regulations who shall accept the responsibility of rendering medical services in this State by the filing of an application and of annual registration:

A. Shall be deemed to have given his consent to a mental or physical examination when directed in writing by the board; and

B. Shall be deemed to have waived all objections to the admissibility of the examining physicians' testimony or reports on the ground that the same constitute a privileged communication.

3. Jurisdiction. The jurisdiction conferred under this section shall be original and concurrent under the Administrative Code, Title 5, Part 6. There shall be no right of removal by an accused physician assistant after notice of hearing before the board has been filed. The accused, however, shall, at least 10 days before the hearing, have the right of removal. Any case removed shall be heard under the Administrative Code.

4. Enforcement. In addition to the termination procedure set forth in this section, if the board is of the opinion that the continued practice of any physician assistant is in violation of this section or any other provision of statute or rule and regulation, and constitutes a threat to the public health and welfare in such a manner that irreparable injury or danger to the public may occur prior to the commencement and commission of termination proceedings set forth in this section, the board may apply for injunctive relief.

IN HOUSE OF REPRESENTATIVES,.....1977

Read twice and passed to be enacted.

.....*Speaker*

IN SENATE,.....1977

Read twice and passed to be enacted.

.....*President*

Approved.....1977

.....*Governor*

NATIONAL RETIRED TEACHERS ASSOCIATION

AMERICAN ASSOCIATION OF RETIRED PERSONS

27 September 1977

The Honorable Gaylord Nelson
Chairman, Subcommittee on Employment,
Poverty and Migratory Labor
Annex 701, Immigration Building
Washington, D.C. 20510

Dear Senator Nelson:

The National Retired Teachers Association and the American Association of Retired Persons are pleased that you have scheduled a hearing on the problems of displaced homemakers. These women are overlooked by the present assistance programs and their needs are not being met.

As organizations representing over 11 million older Americans, we have a deep concern about the plight of the displaced homemaker. We respectfully request that the attached brief statement be made part of the hearing record.

We commend you for your action in holding these hearings and would urge you to press forward with legislative action on S. 418. Your leadership in this area will be warmly welcomed by the many displaced homemakers in need of the services provided for in the legislation.

Sincerely,

Peter W. Hughes

Peter W. Hughes
Legislative Counsel

Attachment

Statement of the
National Retired Teachers Association
and the
American Association of Retired Persons
on S. 418
Displaced Homemakers Act

before the
Subcommittee on Employment, Poverty and Migratory Labor
Senate Committee on Human Resources

September 13, 1977

From a societal point of view, the role of the homemaker is essential -- at least as essential as that of the career professional. Moreover, the skills required of the homemaker are not inconsiderable. She must be a manager, financial planner, nutritionist, child psychologist, nurse and decorator, albeit on a limited scale. Yet in recent years, because these skills are employed in the home and not in the salaried marketplace, society has tended to devalue them and to downgrade the role of the homemaker.

The stereotype of homemaking as a low status job becomes one of the problems confronting a woman who, after years of financial dependency, suddenly finds herself on her own. With a poor self-image, with no recent paid work experience, and with age and sex discrimination forces

against her, the displaced homemaker is hard pressed to find employment opportunities. For the young older woman, prospects can be especially bleak. She may have no spouse pension benefits to fall back on, may be too young for social security, may be ineligible for categorical welfare assistance such as Aid to Families with Dependent Children -- and of course cannot draw unemployment insurance because work in the home is unpaid labor.

It has been estimated that between 2 and 3 million women could now be classified as displaced homemakers. As the divorce rates continue to climb and as women continue to outlive men, the problem will persist if not grow.

S. 418, introduced by Senator Birch Bayh and its companion H.R. 28 introduced in the House of Representatives by Congresswoman Yvonne Burke, gives national recognition to the problems of the displaced homemaker and puts in place a mechanism for overcoming the barriers which prevent these women from moving smoothly from a life of financial dependence to a life of independence and self-sufficiency. Through the services and programs offered by the Multi-purpose Service Centers, displaced homemakers will be able to develop the self-confidence and positive self-image which are needed if they are to be competitive members of the work force. The skills, abilities and

confidence of these individuals must be developed before they can be expected to benefit from job placement efforts.

S. 418 demonstrates a real sensitivity to the needs of the displaced homemaker -- through the range of counselling services provided and through the requirement that staff positions in the Centers be filled where possible by displaced homemakers who have made the transition from dependency to self-sufficiency.

Our Associations especially support S. 418, Section 7, which calls for a feasibility study to determine appropriate procedures for allowing displaced homemakers to participate in other work programs sponsored by the Federal government.

The National Retired Teachers Association and the American Asocition of Retired Persons applaud the efforts of this Subcommittee in bringing the problems of the displaced homemaker to the surface. The Committee has before it an effective tool for dealing with those problems -- S. 418. We urge you to press forward with legislative action on this bill.

Senator RIEGLE. The committee will conclude these hearings at this time and the committee stands in recess.

[Whereupon, at 10:55 a.m., the committee was adjourned to reconvene subject to the call of the Chair.]